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Author:

Title:

**The Accountants' diary for  
1900**

Place:

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Date:

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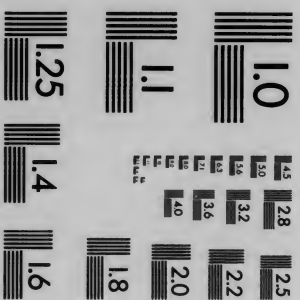
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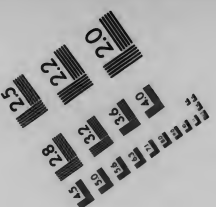
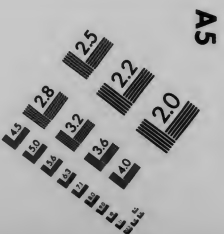
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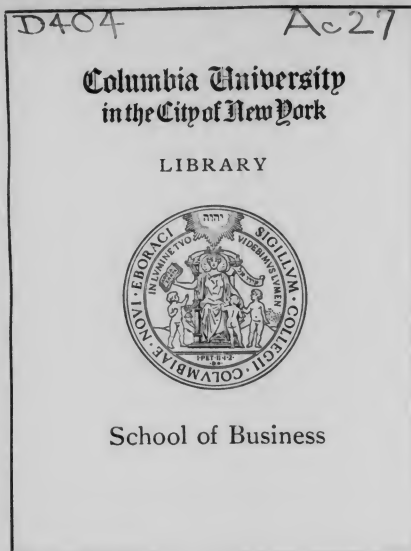
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53.—Before a Member of the Institute receives, after the commencement of these Bye-Laws, a person to serve with him under articles, he shall require the production of a certificate of the Institute to the effect that the person about to be articulated has passed the preliminary examination of the Institute or has been exempted therefrom.

54.—Every Articled Clerk, whose service begins after the commencement of these Bye-Laws, shall, within one month after the execution of his articles, lodge the articles with the Council to be registered, or within such extended period as the Council may in any case specially allow.

56.—If the employer of an Articled Clerk ceases to be a Member, or is suspended from Membership, the Articles may be transferred to another Member, or in the like event, or in the event of the death of the employer, the Articled Clerk may enter into fresh articles for the remainder of his term of service.

57.—Articles may also be assigned by agreement between the Articled Clerk and his employers.

58.—The Articled Clerk shall lodge the transfer, assignment, or articles with the Council to be registered, within one month of the transfer or assignment of articles, or of the execution of fresh articles, or within such extended period as the Council may in any case specially allow.

59.—An Articled Clerk shall not be admitted to the intermediate or final examination unless he has complied with the provisions of the foregoing Bye-Laws respecting registration, or the Council have allowed registration, notwithstanding the expiration of the time limited in that behalf.

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61.—No person who is under sixteen years of age shall be taken by any Member of the Institute as an Articled Clerk.

72.—Every Candidate, at least thirty days before the Examination at which he proposes to be examined, shall give written notice to the Council of his desire to be examined, and shall pay the fee payable in respect of such Examination; and shall, in the case of the Final Examination, leave with the Council to be registered, the certificate of service required by these Bye-Laws to be so left for registration. In case the articles under which he is serving have not been registered, he shall at the same time leave them with the Council for registration, having when necessary first obtained permission from the Council to have them registered.

75.—Except as provided for by Bye-Law 73, every person presenting himself for any Examination shall, on each occasion of his so presenting himself, pay the sum of two guineas as an Examination Fee, before he is admitted to be examined.

81.—Every Candidate shall, in the notice given to the Council of his desire to be

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83.—Every Articled Clerk shall, after the expiration of one-half of the term of service prescribed by section 12 of the Charter, pass an Intermediate Examination to test the progress he has made in professional knowledge; but if his service commenced before the date of the Charter, he shall not be required to present himself for such Intermediate Examination.

86.—Save as in these Bye-Laws provided, every person who is not entitled under the Charter or Bye-Laws to be admitted without examination shall, before applying to be admitted a Member, pass a Final Examination to test his professional acquirements.

87.—A person who passes the Intermediate Examination shall not present himself for the Final Examination within two years thereafter, except that graduates of a University who have been articulated for three years only may present themselves for the Final Examination one year after passing the Intermediate Examination—save that the Examination Committee may for any reasonable cause admit any such person to be examined at any time after the expiration of his term of service.

35.—The Council may, at a meeting convened as prescribed by Section 14 of the Charter, and in exercise of the powers thereby conferred, elect as a Fellow or Associate any candidate for admission who, being at the date of his application in practice as a Public Accountant, was in practice on or before the 1st January 1879, and has been in practice for more than five years altogether, but whose practice has, on account of ill-health, or for other causes satisfactory to the Council, not been continuous for five years next before the date of his application. The Council may also, by a resolution passed at a meeting specially convened, with notice of the object, at which meeting there shall be present not less than twenty-four of the Members of the Council, and for which resolution not less than three-fourths of those present and voting shall vote, elect as a Fellow or Associate any candidate for admission who has, up to the date of his application, been continuously in practice as a Public Accountant for ten years; or who, being at the date of his application in practice as a Public Accountant, has been in practice for more than ten years altogether, but whose practice has, on account of ill-health, or for other causes satisfactory to the Council, not been continuous for ten years before the date of his application.

36.—The Council may, at such a meeting and in exercise of such powers as in the last foregoing Bye-Law mentioned, elect as an Associate any Candidate for admission as a Fellow or Associate who, having been in practice as a Public Accountant at the commencement of these Bye-Laws, has, up to the date of his application, been continuously three years in practice, and has passed an examination by the Examiners of the Institute, equivalent to the final examination under the Charter; or, having been in practice as a Public Accountant at the commencement of the Bye-Laws, has during part of the five years next before the date of his application served as a Public Accountant's Clerk, and during the remainder of that period of five years has been in practice as a Public Accountant, and has passed an examination by the Examiners of the Institute equivalent to the final examination under the Charter; or who at the date of his application is employed as a Public Accountant's Clerk, and has been so employed for more than five years altogether prior to the date of the Charter, but whose employment has, on account of ill-health, or for other causes satisfactory to the Council, not been continuous for five years next before the date of the Charter, but has been continuous since the date of the Charter.

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THE

## ACCOUNTANTS' DIARY

FOR

1900

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1899	JANUARY.	FEBRUARY.	MARCH.	APRIL.
Sunday .....	1 8 15 22 29	5 12 19 26	5 12 19 26	2 9 16 23 30
Monday .....	2 9 16 23 30	6 13 20 27	6 13 20 27	3 10 17 24
Tuesday .....	3 10 17 24 31	7 14 21 28	7 14 21 28	4 11 18 25
Wednesday .....	4 11 18 25	1 8 15 22 29	1 8 15 22 29	5 12 19 26
Thursday .....	5 12 19 26	2 9 16 23	2 9 16 23 30	6 13 20 27
Friday .....	6 13 20 27	3 10 17 24	3 10 17 24 31	7 14 21 28
Saturday .....	7 14 21 28	4 11 18 25	4 11 18 25	1 8 15 22 29

	MAY.	JUNE.	JULY.	AUGUST.
Sunday .....	7 14 21 28	4 11 18 25	2 9 16 23 30	6 13 20 27
Monday .....	1 8 15 22 29	5 12 19 26	3 10 17 24 31	7 14 21 28
Tuesday .....	2 9 16 23 30	6 13 20 27	4 11 18 25	1 8 15 22 29
Wednesday .....	3 10 17 24 31	7 14 21 28	5 12 19 26	2 9 16 23 30
Thursday .....	4 11 18 25	1 8 15 22 29	6 13 20 27	3 10 17 24 31
Friday .....	5 12 19 26	2 9 16 23 30	7 14 21 28	4 11 18 25
Saturday .....	6 13 20 27	3 10 17 24	1 8 15 22 29	5 12 19 26

	SEPTEMBER.	OCTOBER.	NOVEMBER.	DECEMBER.
Sunday .....	3 10 17 24	1 8 15 22 29	5 12 19 26	3 10 17 24 31
Monday .....	4 11 18 25	2 9 16 23 30	6 13 20 27	4 11 18 25
Tuesday .....	5 12 19 26	3 10 17 24 31	7 14 21 28	5 12 19 26
Wednesday .....	6 13 20 27	4 11 18 25	1 8 15 22 29	6 13 20 27
Thursday .....	7 14 21 28	5 12 19 26	2 9 16 23 30	7 14 21 28
Friday .....	1 8 15 22 29	6 13 20 27	3 10 17 24	1 8 15 22 29
Saturday .....	2 9 16 23 30	7 14 21 28	4 11 18 25	2 9 16 23 30



# CALENDAR 1900.

JANUARY.		FEBRUARY.		MARCH.	
M. W.	Notes.	M. W.	Notes.	M. W.	Notes.
1 M	Circumcision. Dog	1 Th	[Shooting ends.] Partridge and Pheasant	1 Th	St. David's Day
2 Tu		2 F	Scottish Quarter Day.	2 F	
3 W		3 S	Mqs. of Salisbury b., 1830	3 S	
4 Th		4 S		4 S	
5 F	Dividends due.	5 M		5 M	
6 S		6 Tu	Chas. Dickens b., 1812.	6 Tu	Ember Day.
7 S		7 W	Half Quarter Day.	7 W	
8 M	Cam. Lent T. begins.	8 Th		8 Th	Ember Day.
9 Tu	Fire Insurance expires.	9 F		9 F	Ember Day.
10 W	Penny Post instituted.	10 S	Queen Victoria m., 1840.	10 S	Ember Day. Prince of
11 Th	Hilary L. Sittings begin	11 S		11 S	[Wales m., 1863]
12 F		12 M		12 M	
13 S		13 Tu	Ld. R. Churchill b., 1849.	13 Tu	
14 S	D. of Clarence d., '92	14 W		14 W	
15 M	Oxford Lent Term begins	15 Th		15 Th	
16 Tu		16 F		16 F	
17 W	Battle of Abu Klea, '85	17 S	Duchess of Albany b., 1861	17 S	St. Patrick's Day.
18 Th		18 S		18 S	Princess Louise b., 1848
19 F	Sir H. Bessemer b., 1813.	19 M		19 M	Lucknow taken, 1858.
20 S	Prince Henry of Batten- [berg died, 1896]	20 Tu	Duchess of Fife b., 1867	20 Tu	Sir I. Newton d., 1727.
21 S		21 W		21 W	Spring begins.
22 M		22 Th		22 Th	
23 Tu	D. of Saxe-Coburg m., 1874.	23 F		23 F	
24 W		24 S		24 S	
25 Th		25 S		25 S	Lady Day.
26 F	Gen. Gordon killed, 1885	26 M		26 M	
27 S	Emperor of Germany b., [1859.]	27 Tu	Shrove Tuesday.	27 Tu	Cam. Lent Term ends.
28 S		28 W	Ash Wednesday.	28 W	
29 M				29 Th	
30 Tu				30 F	
31 W				31 S	

APRIL.		MAY.		JUNE.	
M. W.	Notes.	M. W.	Notes.	M. W.	Notes.
1 S		1 Tu		1 F	[Sits. end] Ox. Eas. T. ends. Eas. L.
2 M		2 W		2 S	Ox. Trinity Term begins.
3 Tu		3 Th		3 S	Whit Sunday.
4 W		4 F		4 M	Whit Monday. Bk. Hol.
5 Th	Dividends due.	5 S	Napoleon I. died, 1821.	5 Tu	Whit Tuesday.
6 F		6 S	Ld. F. Cavendish ass. '82	6 W	Ember Day.
7 S	Oxford Lent Term ends.	7 M	Royal Academy opens.	7 Th	
8 S	Palm Sunday.	8 Tu		8 F	Ember Day.
9 M	Fire Insurance expires.	9 W	Half Quarter Day.	9 S	Ember Day.
10 Tu		10 Th		10 S	Trinity Sunday.
11 W	Hilary Law Sittings end	11 F		11 M	
12 Th		12 S		12 Tu	Trinity L. Sittings begin.
13 F	Good Friday.	13 S		13 W	
14 S	Easter Eve.	14 M		14 Th	Corpus Christi.
15 S	Easter Sunday.	15 Tu	Scottish Quarter Day.	15 F	
16 M	Easter Mon. Bank Hol.	16 W		16 S	
17 Tu	Easter Tuesday. [T. beg.]	17 Th		17 S	
18 W	Cam. Ea. T. beg. Ox. Ea.	18 F		18 M	Battle of Waterloo, 1815
19 Th	Lord Beaconsfield d., '81	19 S	W. E. Gladstone d., '98	19 Tu	
20 F		20 S	Rogation Sunday.	20 W	Queen's Accession, 1837
21 S		21 M	Rogation Day.	21 Th	Summer bgns. L. Day.
22 S		22 Tu	Rogation Day.	22 F	Loss of H.M.S. Vict. '93.
23 M	St. George's Day.	23 W	Rogation Day.	23 S	
24 Tu	Easter L. Sittings begin.	24 Th	Ascension Day. Qn. Vic.	24 S	Midsummer Day.
25 W		25 F	[b., 1819.]	25 M	[Cam. Eas. Term ends.]
26 Th		26 S		26 Tu	
27 F		27 S		27 W	
28 S		28 M		28 Th	Coronation Q. Vict., '38
29 S		29 Tu		29 F	
30 M		30 W		30 S	Tower Bridge opened.
		31 Th			

# CALENDAR 1900.

JULY.		AUGUST.		SEPTEMBER.	
M. W.	Notes.	M. W.	Notes.	M. W.	Notes.
1 S		1 W	Scottish Quarter Day.	1 S	Partridge Shooting com.
2 M		2 Th		2 S	Fire of London, 1666.
3 Tu		3 F		3 M	
4 W		4 S		4 Tu	
5 Th	Dividends due.	5 S	Cabul taken, 1840.	5 W	
6 F	Duke of York m., 1893.	6 M	Bk. Hdy. R. Acad. closes	6 Th	
7 S	Oxford Trinity T. ends.	7 Tu	[D. of Saxe-Coburg b., '44]	7 F	Sebastopol taken, 1855.
8 S		8 W		8 S	
9 M	Fire Insurance expires.	9 Th		9 S	
10 Tu		10 F		10 M	
11 W		11 S	Half Quarter Day.	11 Tu	
12 Th		12 S	[Trinity L. Sittings end]	12 W	
13 F	Engineers' strike began.	13 M	Grouse Shooting bgins	13 Th	
14 S		14 Tu		14 F	Duke of Wellington d., [1852.]
15 S	St. Swilhin.	15 W	Sir Walter Scott b., 1771	15 S	
16 M	[1870]	16 Th		16 S	
17 Tu	Franco-Prussian war,	17 F	Fredk. the Gt. d., 1786.	17 M	
18 W	Dean Stanley died, 1881	18 S	Emp. of Austria b., 1830	18 Tu	
19 Th		19 S		19 W	Ember Day.
20 F		20 M		20 Th	[Ember Day.]
21 S	Robert Burns died, 1796	21 Tu		21 F	Sir Walter Scott d., 1832.
22 S	C. Landseer, R.A., d., '79	22 W		22 S	Ember Day. Aut. begins
23 M		23 Th		23 S	
24 Tu		24 F		24 M	
25 W		25 S		25 Tu	
26 Th		26 S	Prince Consort b., 1819	26 W	
27 F	Atlantic Cable laid, 1866	27 M		27 Th	George Cruikshank born [1792.]
28 S		28 Tu		28 F	
29 S	Spanish Armada dis- [persed, 1588.]	29 W	Royal George founded [1782.]	29 S	Michaelmas Day
30 M		30 Th		30 S	
31 Tu	Church Rates abolished	31 F	John Bunyan died, 1688.		

OCTOBER.		NOVEMBER.		DECEMBER.	
M. W.	Notes.	M. W.	Notes.	M. W.	Notes.
1 M	[Pheas. Shooting com.]	1 Th	All Saints' Day.	1 S	Princess of Wales b., '44.
2 Tu	Cam. Mich. Term begins.	2 F		2 S	
3 W	City of Glasgow Bank [failed, 1878.]	3 S		3 M	
4 Th		4 S	Geo. Peabody d., 1869.	4 Tu	Thomas Carlyle b., 1795
5 F	Dividends due.	5 M	Gunpowder Plot, 1605.	5 W	
6 S	Lord Tennyson d., 1892.	6 Tu		6 Th	
7 S		7 W		7 F	
8 M		8 Th	John Milton d., 1674.	8 S	
9 Tu		9 F	Prince of Wales b., 1841.	9 S	John Milton b., 1608.
10 W	Oxford Mich. Term beg.	10 S	[Election of Mayors.]	10 M	Grouse Shooting ends.
11 Th		11 S	Half Qr. Day. Scottish	11 Tu	
12 F		12 M	[Quarter Day.]	12 W	
13 S		13 Tu		13 Th	
14 S	Fire Insurance expires.	14 W		14 F	Prince Consort d., 1861.
15 M		15 Th		15 S	
16 Tu	Houses of Parliament [burned, 1834.]	16 F	John Bright born, 1811.	16 S	
17 W		17 S	Suez Canal opened, 1869	17 M	Oxford Mich. T. ends. [Ember Day.]
18 Th		18 S		18 Tu	Cam. Mich. Term ends. [Day.]
19 F		19 M		19 W	
20 S	Lord Palmerston b., 1784	20 Tu	Tom Hood died, 1874.	20 Th	
21 S	Battle of Trafalgar, 1805	21 W	Empress Frederick b., [1840.]	21 F	Mich. L. S. ends. Shortest Ember Day. Win. bgns.
22 M		22 Th		22 S	
23 Tu		23 F		23 S	
24 W	Mich. Law Sits. begin.	24 S		24 M	
25 Th		25 S		25 Tu	Christmas Day.
26 F	Count von Moltke born, [1800.]	26 M	Princess Maud of Wales [b., 1869.]	26 W	Bank Holiday.
27 S	Duch. of Teck d., 1897.	27 Tu		27 Th	
28 S		28 W		28 F	
29 M		29 Th		29 S	W. E. Gladstone b., 1809
30 Tu		30 F	St. Andrew's Day.	30 S	
31 W	All Hallows Eve.			31 M	

1900						
Sunday .....	JANUARY.	FEBRUARY.	MARCH.	APRIL.		
Monday .....	7 14 21 28	4 11 18 25	4 11 18 25	1 8 15 22 29		
Tuesday .....	1 8 15 22 29	5 12 19 26	5 12 19 26	2 9 16 23 30		
Wednesday .....	2 9 16 23 30	6 13 20 27	6 13 20 27	3 10 17 24		
Thursday .....	3 10 17 24 31	7 14 21 28	7 14 21 28	4 11 18 25		
Friday .....	4 11 18 25	1 8 15 22	1 8 15 22 29	5 12 19 26		
Saturday .....	5 12 19 26	2 9 16 23	2 9 16 23 30	6 13 20 27		
	6 13 20 27	3 10 17 24	3 10 17 24 31	7 14 21 28		
Sunday .....	MAY.	JUNE.	JULY.	AUGUST.		
Monday .....	6 13 20 27	3 10 17 24	1 8 15 22 29	5 12 19 26		
Tuesday .....	7 14 21 28	4 11 18 25	2 9 16 23 30	6 13 20 27		
Wednesday .....	1 8 15 22 29	5 12 19 26	3 10 17 24 31	7 14 21 28		
Thursday .....	2 9 16 23 30	6 13 20 27	4 11 18 25	1 8 15 22 29		
Friday .....	3 10 17 24 31	7 14 21 28	5 12 19 26	2 9 16 23 30		
Saturday .....	4 11 18 25	1 8 15 22 29	6 13 20 27	3 10 17 24 31		
	5 12 19 26	2 9 16 23 30	7 14 21 28	4 11 18 25		
Sunday .....	SEPTEMBER.	OCTOBER.	NOVEMBER.	DECEMBER.		
Monday .....	2 9 16 23 30	7 14 21 28	4 11 18 25	2 9 16 23 30		
Tuesday .....	3 10 17 24	1 8 15 22 29	5 12 19 26	3 10 17 24 31		
Wednesday .....	4 11 18 25	2 9 16 23 30	6 13 20 27	4 11 18 25		
Thursday .....	5 12 19 26	3 10 17 24 31	7 14 21 28	5 12 19 26		
Friday .....	6 13 20 27	4 11 18 25	1 8 15 22 29	6 13 20 27		
Saturday .....	7 14 21 28	5 12 19 26	2 9 16 23 30	7 14 21 28		
	1 8 15 22 29	6 13 20 27	3 10 17 24	1 8 15 22 29		

1901.						
Sunday .....	JANUARY.	FEBRUARY.	MARCH.	APRIL.		
Monday .....	6 13 20 27	3 10 17 24	3 10 17 24 31	7 14 21 28		
Tuesday .....	7 14 21 28	4 11 18 25	4 11 18 25	1 8 15 22 29		
Wednesday .....	1 8 15 22 29	5 12 19 26	5 12 19 26	2 9 16 23 30		
Thursday .....	2 9 16 23 30	6 13 20 27	6 13 20 27	3 10 17 24		
Friday .....	3 10 17 24 31	7 14 21 28	7 14 21 28	4 11 18 25		
Saturday .....	4 11 18 25	1 8 15 22	1 8 15 22 29	5 12 19 26		
	5 12 19 26	2 9 16 23	2 9 16 23 30	6 13 20 27		
Sunday .....	MAY.	JUNE.	JULY.	AUGUST.		
Monday .....	5 12 19 26	3 9 16 23 30	7 14 21 28	4 11 18 25		
Tuesday .....	6 13 20 27	3 10 17 24	1 8 15 22 29	5 12 19 26		
Wednesday .....	7 14 21 28	4 11 18 25	2 9 16 23 30	6 13 20 27		
Thursday .....	1 8 15 22 29	5 12 19 26	3 10 17 24 31	7 14 21 28		
Friday .....	2 9 16 23 30	6 13 20 27	4 11 18 25	1 8 15 22 29		
Saturday .....	3 10 17 24 31	7 14 21 28	5 12 19 26	2 9 16 23 30		
	4 11 18 25	1 8 15 22 29	6 13 20 27	3 10 17 24 31		
Sunday .....	SEPTEMBER.	OCTOBER.	NOVEMBER.	DECEMBER.		
Monday .....	1 8 15 22 29	6 13 20 27	3 10 17 24	1 8 15 22 29		
Tuesday .....	2 9 16 23 30	7 14 21 28	4 11 18 25	2 9 16 23 30		
Wednesday .....	3 10 17 24	1 8 15 22 29	5 12 19 26	3 10 17 24 31		
Thursday .....	4 11 18 25	2 9 16 23 30	6 13 20 27	4 11 18 25		
Friday .....	5 12 19 26	3 10 17 24 31	7 14 21 28	5 12 19 26		
Saturday .....	6 13 20 27	4 11 18 25	1 8 15 22 29	6 13 20 27		
	7 14 21 28	5 12 19 26	2 9 16 23 30	7 14 21 28		

## FIXED AND MOVEABLE FEASTS, ANNIVERSARIES, &c.

Circumcision .....	Jan.	1
Epiphany .....	"	6
Conversion of S. Paul .....	"	25
Purification B.V. Mary .....	Feb.	2
Septuagesima Sunday .....	"	11
Sexagesima Sunday .....	"	18
S. Matthias Ap. ....	"	24
Quinquagesima Sunday .....	"	25
Ash Wednesday .....	"	28
1st Sunday in Lent .....	Mar.	4
Annunciation B.V. Mary .....	"	25
Palm Sunday .....	April	8
Good Friday .....	"	13
Easter Sunday .....	"	15
Low Sunday .....	"	22
S. Mark, Evan. ....	"	25
SS. Philip and James .....	May	1
Rogation Sunday .....	"	20
Ascension Day—Birth Queen	"	24
Victoria .....	"	24
Whit Sunday .....	June	3
Trinity Sunday .....	"	10
S. Barnabas, Ap. ....	"	11
Corpus Christi .....	"	14
Accession Queen Victoria .....	"	20
S. John Baptist—Midsummer	"	24
Day .....	"	24
Coronation Day .....	"	28
S. Peter, Ap. ....	"	29
S. James, Ap. ....	July	25
S. Bartholomew .....	Aug.	24
S. Matthew, Ap. ....	Sept.	21
S. Michael and All Angels—	"	29
Michaelmas Day .....	"	29
S. Luke, Evan. ....	Oct.	18
SS. Simon and Jude .....	"	28
All Saints' Day .....	Nov.	1
Birth Prince of Wales .....	"	9
St. Andrew, Ap. ....	Dec.	30
Advent Sunday .....	"	2
S. Thomas, Ap. ....	"	21
Christmas Day .....	"	25
S. Stephen, M. ....	"	26
S. John, Evan. ....	"	27
Innocents' Day .....	"	28
1st Sunday after Christmas .....	"	30

The year 5661 of the Jewish Era commences on September 24th.

Ramadam (month of abstinence observed by the Turks) commences on January 3rd, and again on December 23rd.

The year 1318 of the Mohammedan Era commences on May 1st.

## LAW SITTINGS.

Sittings.	Begin.	End.
Hilary .. ..	Jan. 11 ..	April 11
Easter .. ..	April 24 ..	June 1
Trinity .. ..	June 12 ..	Aug. 11
Michaelmas ..	Oct. 24 ..	Dec. 21

## UNIVERSITY TERMS.

Term.	Begin.	Ends.
Lent .. ..	Jan. 15 ..	April 7
Easter .. ..	April 18 ..	June 1
Trinity .. ..	June 2 ..	July 7
Michaelmas ..	Oct. 10 ..	Dec. 17

Term.	Begin.	Ends.
Lent .. ..	Jan. 8 ..	March 27
Easter .. ..	April 18 ..	June 24
Michaelmas ..	Oct. 1 ..	Dec. 19

Term.	Begin.	Ends.
Epiphany ..	Jan. 9 ..	March 12
Easter .. ..	April 28 ..	June 19
Michaelmas ..	Oct. 9 ..	Dec. 11

## BANK HOLIDAYS.

ENGLAND.	
Easter Monday .....	April 16
Whit Monday .....	June 4
Monday .....	Aug. 6
Wednesday .....	Dec. 26

SCOTLAND.	
Monday .....	Jan. 1
Good Friday .....	April 13
Monday .....	May 7
Monday .....	Aug. 6
Christmas Day .....	Dec. 25

## PRINCIPAL ARTICLES OF CALENDAR.

Golden Number .....	1
Epact .....	29
Solar Cycle .....	5
Dominical Letter .....	G
Roman Indiction .....	13
Julian Period .....	6613

## QUARTER DAYS.

ENGLAND.	
Lady Day .....	March 25
Midsummer .....	June 24
Michaelmas .....	Sept. 29
Christmas .....	Dec. 25

## SCOTLAND.

Candlemas .....	Feb. 2
Whitsunday .....	May 15
Lammas .....	Aug. 1
Martinmas .....	Nov. 11

## TIME AT THE PRINCIPAL PLACES IN THE WORLD.

When the hour in London is 12 (noon), the time at the following places is as under:—

	H	M
Adelaide .. ..	9	14 afternoon
Amsterdam .. ..	0	20 afternoon
Athens .. ..	1	35 afternoon
Berlin .. ..	0	54 afternoon
Berne .. ..	0	30 afternoon
Bombay .. ..	4	52 afternoon
Boston, U.S. ..	7	18 morning
Brussels .. ..	0	17 afternoon
Calcutta .. ..	5	54 afternoon
Capetown .. ..	1	14 afternoon
Constantinople ..	1	56 afternoon
Copenhagen .. ..	0	50 afternoon
Dublin .. ..	11	35 morning
Edinburgh .. ..	11	47 morning
Florence .. ..	0	45 afternoon
Glasgow .. ..	11	43 morning
Jerusalem .. ..	2	21 afternoon
Lisbon .. ..	11	23 morning
Madras .. ..	5	21 afternoon
Madrid .. ..	11	45 morning
Malta .. ..	0	58 afternoon
Melbourne, Australia	9	40 afternoon
Moscow .. ..	2	30 afternoon
Munich .. ..	0	46 afternoon
New York .. ..	7	4 morning
Paris .. ..	0	9 afternoon
Pekin .. ..	7	46 afternoon
Penzance .. ..	11	38 morning
Philadelphia .. ..	6	59 morning
Prague .. ..	0	58 afternoon
Quebec .. ..	7	15 morning
Rome .. ..	0	50 afternoon
Rotterdam .. ..	0	18 afternoon
St. Petersburg ..	2	1 afternoon
Stockholm .. ..	1	12 afternoon
Stuttgart .. ..	0	37 afternoon
Suez .. ..	2	10 afternoon
Sydney .. ..	10	5 afternoon
Vienna .. ..	1	6 afternoon

## ECLIPSES.

In the year 1900 there will be two Eclipses of the Sun and one of the Moon:—

1.—May 28.—A Total Eclipse of the Sun, visible as a Partial Eclipse at Greenwich.

2.—June 13.—A Partial Eclipse of the Moon, partly visible at Greenwich.

3.—November 22.—An Annular Eclipse of the Sun, invisible at Greenwich.

## FOREIGN MONEY.

A list of the leading coins of each country with approximate value in English Money.

	£	s	d
America...100 Cents (qd.)=1 Dollar .....	0	4	13
Eagle .....	2	1	0
Austria...10 Kreuzers .....	0	0	2
Florin or Gulden=100 Kreuzers .....	0	1	11
Brazil...1,000 Reils=1 Milreis .....	0	2	8
Chili...100 Centavos=1 Pesos or Dollar .....	0	8	9
China...Dollar .....	0	4	1
Tael of Silver .....	0	5	10
Denmark...100 Ore(qd.)=1 Kronor .....	0	1	1
France...5 Centimes=1 Sou .....	0	0	04
Franc=100 Cents .....	0	0	94
Germany...100 Pfeng (qd.)=1 Mark .....	0	0	111
Greece...100 Lepta=1 Drachma .....	0	0	93
Holland...100 Cents (qd.)=1 Guilder or Florin .....	0	2	73
India...12 Pies (qd.)=1 Anna .....	0	0	16
Rupce=16 Annas about .....	0	1	6
Mohur=16 Rupees Ditto .....	1	2	8
100,000 Rupees=1 Lac.			
10,000,000 Rupees=1 Crore.			
Italy...100 Cents=1 Lira or Franc .....	0	0	92
Japan...10 Rin=1 Sen (copper) .....	0	0	04
Ichibu (old system) .....	0	1	43
100 Sen=1 Yen (gold) .....	0	4	0
Norway...100 Ore=1 Kronor .....	0	1	1
4 Kronors=1 Specie Daler .....	0	4	4
Portugal...1,000 Reils=1 Milreis or Dollar .....	0	4	54
Crown (10,000 Reils) .....	2	4	54
Russia...5 Copecks .....	0	0	2
100 Copecks=1 Rouble .....	0	8	2
Imperial .....	1	11	8
Spain...1 Real (or 25 Centimos) .....	0	0	2
1 Peseta (or 100 Centimos)=4 Reals .....	0	0	8
1 Duro or Dollar=5 Pesetas (20 Reals) .....	0	4	0
Escudo .....	0	2	1
100 Pesetas .....	3	6	8
Turkey...40 Paras=1 Piastre .....	0	0	23
100 Piastres=1 Medjide .....	0	18	0

## BRITISH GOVERNMENT.

Premier and Secretary for Foreign Affairs, Rt. Hon. Marquis of Salisbury, &c.  
Lord President of the Council, Rt. Hon. Duke of Devonshire, &c.  
Lord Chancellor, Rt. Hon. Lord Halsbury.  
Lord Privy Seal, Rt. Hon. Viscount Cross, &c.&c.  
First Lord of the Treasury, Rt. Hon. Arthur J. Balfour.

Secretary for the Home Department, Rt. Hon. Sir Matthew White Ridley, Bt.  
 Secretary for the Colonies, Rt. Hon. Joseph Chamberlain.  
 Secretary for War, Rt. Hon. Marquis of Lansdowne, K.G.  
 Secretary for India, Rt. Hon. Lord George Hamilton.  
 Chancellor of the Exchequer, Rt. Hon. Sir Michael E. Hicks Beach, Bt.  
 First Lord of the Admiralty, Rt. Hon. George Joachim Goschen.  
 Lord Lieutenant of Ireland, Rt. Hon. Earl of Cadogan, K.G.

Lord Chancellor of Ireland, Rt. Hon. Lord Ashbourne.  
 President of the Board of Trade, Rt. Hon. Charles T. Ritchie.  
 Secretary for Scotland, Rt. Hon. Lord Balfour of Burleigh.  
 President of the Local Government Board, Rt. Hon. Henry Chaplin.  
 Chancellor Duchy of Lancaster, Rt. Hon. Lord James.  
 First Commissioner of Works, Rt. Hon. A. Akers Douglas.  
 President Board of Agriculture, Rt. Hon. Walter H. Long.

## OUR GOVERNMENTS FOR THE LAST 100 YEARS.

Date	Prime Minister	Duration Yrs. Dns.	Chancellor	Exchequer	Home Secretary	Foreign Secretary
Dec. 23, '88	William Pitt ..	17 84	{Thurlow Loughbro'	William Pitt	Portland ..	Grenville
Mar. 17, '01	Hy. Addington ..	3 56	Eldon ..	H. Addington	{Portland, Pel- ham C. York.	Hawkesbury
May 15, '04	William Pitt ..	1 241	Eldon ..	William Pitt	Hawkesbury ..	{Harrowby Mulgrave C. J. Fox
Feb. 11, '06	Lord Grenville ..	1 64	Erskine ..	Lord H. Petty	Spencer ..	{Vt. Howick G. Canning
Mar. 31, '07	Duke of Portland ..	3 103	Eldon ..	S. Perceval ..	Hawkesbury ..	{Bathurst Wellseley
Dec. 2, '09	Spencer Perceval ..	1 850	Eldon ..	S. Perceval ..	R. Ryder ..	Castlereagh
June 9, '12	Earl of Liverpool ..	14 807	Eldon ..	{N. Vansittart F. J. Robinson	Sidmouth .. Robert Peel ..	G. Canning
April 24, '27	George Canning ..	0 121	Lyndhurst ..	G. Canning ..	{Sturges Bourne Lansdowne ..	Dudley
Sept. 5, '27	Viscount Goderich ..	0 168	Lyndhurst ..	J. C. Herries ..	Lansdowne ..	Dudley
Jan. 25, '28	Duke of Wellington	2 801	Lyndhurst ..	H. Goulburn ..	Robert Peel ..	{Dudley Aberdeen
Nov. 22, '30	Earl Grey ..	3 281	Brougham ..	Althorp ..	Melbourne ..	Palmerston
July 18, '34	Visct. Melbourne ..	0 128	Brougham ..	Althorp ..	Duncannon ..	Palmerston
Dec. 26, '34	Sir Robert Peel ..	0 131	Lyndhurst ..	Sir R. Peel ..	H. Goulburn ..	Wellington
April 18, '35	Visct. Melbourne ..	6 138	{In Comm. Cottenham	T. S. Rice ..	Normanby ..	Palmerston
Sept. 6, '41	Sir Robert Peel ..	4 295	Lyndhurst ..	H. Goulburn ..	Sir J. Graham ..	Aberdeen
July 6, '46	Lord John Russell ..	5 173	{Cottenham Truro	Sir C. Wood ..	Sir George Grey ..	{Palmerston Granville
Feb. 27, '52	Earl of Derby ..	0 293	St. Leonards ..	B. Disraeli ..	S. H. Walpole ..	Malmesbury
Dec. 23, '52	Earl of Aberdeen ..	2 37	Cranworth ..	W. Gladstone ..	Palmerston ..	{Ld. J. Russell Clarendon
Feb. 10, '55	Lord Palmerston ..	3 24	Cranworth ..	{W. Gladstone Sir G. Lewis	Sir George Grey ..	Clarendon
Feb. 25, '58	Earl of Derby ..	1 104	Chelmsford ..	B. Disraeli ..	S. H. Walpole ..	Malmesbury
June 18, '59	Lord Palmerston ..	6 123	{Campbell Westbury ..	W. Gladstone ..	{Sir G. C. Lewis Sir G. Grey	Russell
Nov. 6, '65	Earl Russell ..	0 241	Cranworth ..	W. Gladstone ..	Sir George Grey ..	Clarendon
July 6, '66	Earl of Derby ..	1 235	Chelmsford ..	B. Disraeli ..	{S. H. Walpole G'th'me Hardy	Stanley
Feb. 27, '68	Benjamin Disraeli ..	0 285	Cairns ..	G. W. Hunt ..	G. Hardy ..	Stanley
Dec. 9, '68	W. E. Gladstone ..	5 73	{Hatherley Selborne ..	{Robert Lowe W. Gladstone	H. A. Bruce .. Robert Lowe ..	Clarendon Granville
Feb. 21, '74	Benjamin Disraeli Earl Beaconsfield	6 67	Cairns ..	S. Northcote ..	R. A. Cross ..	{Derby Salisbury
April 23, '80	W. E. Gladstone ..	5 57	Selborne ..	W. E. Gladstone ..	Sir W. Harcourt ..	Salisbury
June 24, '85	Marq. of Salisbury ..	0 227	Halbury ..	Hicks Beach ..	R. A. Cross ..	Salisbury
Feb. 6, '86	W. E. Gladstone ..	0 178	Herschell ..	Sir W. Harcourt ..	H. C. E. Childers ..	Rosebery
Aug. 3, '86	Marq. of Salisbury ..	6 14	Halbury ..	{Churchill Goschen ..	H. Matthews ..	{Iddeleigh Salisbury
Aug. 18, '92	W. E. Gladstone Earl of Rosebery	2 814	Herschell ..	Sir W. Harcourt ..	H. H. Asquith ..	Rosebery
July 2, '95	Marq. of Salisbury ..	—	Halbury ..	Sir M. Hicks Beach	Sir M. W. Ridley	Salisbury

## BANK TRANSFER DAYS.

## TRANSFER AND DIVIDEND DAYS.

STOCK	DIVIDENDS PAYABLE
Bank Stock .....	Apl. 5 & Oct. 5.
2½ % Consols .....	Jan. 5, Apl. 5, July 5, Oct. 5.
2½ % Consols .....	Jan. 5, Apl. 5, July 5, Oct. 5.
Exchequer Bonds ..	Mar. 1 & Sept. 1.
India 3½ % Stock ....	Jan. 5, Apl. 5, July 5, Oct. 5.
India 3 % Stock ....	Jan. 5, Apl. 5, July 5, Oct. 5.
India 2½ % Stock ..	Jan. 5, Apl. 5, July 5, Oct. 5.

Transfer Days are Monday, Tuesday, Wednesday, Thursday, and Friday. Instructions for Transfers are received between 9.30 and 1, and between 1 and 3 p.m. on payment of a fee of 2s. 6d. Transfers must be executed between 11 and 3, but can be accepted between 9.30 and 4 (9.30 and 2 on Saturdays); they can be made on Saturday between 11 and 1 upon payment of a fee of 2s. 6d. Transfers of Bank Stock are charged 9s. for sums of £25 and under, and 12s. for sums over £25. Bank Stock Transfer Books are closed for about three weeks before the payment of each Dividend.

## JUDGES.

## HOUSE OF LORDS.

Lord High Chancellor, Rt. Hon. Earl of Halsbury.  
 Lords of Appeal in Ordinary.  
 Rt. Hon. Lord Watson.  
 Rt. Hon. Lord Macnaghten.  
 Rt. Hon. Lord Morris.  
 Rt. Hon. Lord Davey.

## COURT OF APPEAL.

Ld. Chan., Rt. Hon. Earl of Halsbury.  
 Ld. Ch. Justice, Rt. Hon. Lord Russell of Killowen.  
 Master of the Rolls, Rt. Hon. Sir Nathaniel Lindley.  
 President of Probate Division, Rt. Hon. Sir Francis H. Jeune.  
 Lords Justices.  
 Rt. Hon. Sir Archibald L. Smith.  
 Rt. Hon. Sir John Rigby.  
 Rt. Hon. Sir Richard Henn Collins.  
 Rt. Hon. Sir Roland Vaughan Williams.  
 Rt. Hon. Sir Robert Romer.

## HIGH COURT OF JUSTICE.

## CHANCERY DIVISION.

Lord Chancellor, Rt. Hon. Earl of Halsbury.  
 Hon. Sir Ford North.  
 Hon. Sir James Stirling.  
 Hon. Sir Arthur Kekewich.  
 Hon. Sir E. W. Byrne.  
 Hon. Sir H. H. Cozens-Hardy.  
 Mr. Justice Farwell.

## QUEEN'S BENCH DIVISION.

Lord Chief Justice of England, Rt. Hon. Lord Russell of Killewen.  
 Hon. Sir James Charles Mathew.  
 Hon. Sir John Charles Day.  
 Hon. Sir Alfred Wills.  
 Hon. Sir William Grantham.  
 Hon. Sir John Compton Lawrence.  
 Hon. Sir Robert Samuel Wright.  
 Hon. Sir Gainsford Bruce.  
 Hon. Sir William R. Kennedy.  
 Hon. Sir Edward Ridley.  
 Hon. Sir J. C. Bigham.  
 Hon. Sir C. J. Darling.  
 Hon. Sir A. M. Channell.  
 Hon. Sir W. G. F. Phillimore, Bart.  
 Hon. Sir T. T. Bucknill.

## PROBATE, DIVORCE AND ADMIRALTY DIVISION.

Rt. Hon. Sir Francis H. Jeune.  
 Hon. Sir J. Gorell Barnes.

## OFFICIAL REFEREES.

H. W. Verey, Esq., Q.C.  
 G. W. Hemming, Esq., Q.C.  
 Edward Pollock, Esq.

## COUNTY PALATINE OF LANCASTER.

Chancellor, Rt. Hon. Lord James of Hereford.  
 Vice-Chancellor, S. Hall, Esq., Q.C.

## COUNTY PALATINE OF DURHAM.

Chancellor, Thomas Milvain, Esq., Q.C.  
 Attorney-General, J. Forbes, Esq., Q.C.  
 Solicitor-General, E. Tindal Atkinson, Esq., Q.C.  
 Registrar, Alfred O. Smith, Esq.

## LIST OF MASTERS, CHANCERY DIVISION.

Address—  
 Chancery Court, Law Courts, W.C.

Chas. Burney, Esq.  
 J. Wm. Hawkins, Esq.  
 Geo. A. Crowder, Esq.  
 E. W. Walker, Esq.  
 W. Binns-Smith, Esq.



H. F. Church, Esq.  
T. A. Romer, Esq.  
J. C. Fox, Esq.  
R. J. Villiers, Esq.  
Spencer Whitehead, Esq.  
E. Lionel A. Clarke, Esq.  
W. O. Hewlett, Esq.

## THE BANKERS' CLEARING HOUSE

THE BANKERS' CLEARING HOUSE, in Post Office Court, Lombard Street, is the medium through which Bankers obtain the amount of Cheques and Bills in their hands for collection from other Bankers. Instead of presenting their cheques at each Banking House, and receiving cash and notes in payment, Clearing Bankers settle the whole amount delivered during the day at this establishment by receiving or paying the difference in their amount by a single cheque on the Bank of England. Every Bank in London and the Country is represented by Clearing Bankers, and as their agents send through the Clearing House all drafts payable in the City and in the Country, the amount passing through this channel is enormous. The total for the year ending 31st December 1896 was £7,574,853,000, and for the year preceding £7,592,886,000. The establishment is managed by a Committee, of which Lord Hillingdon is chairman; Rt. Hon. Sir John Lubbock, Bt., M.P., is vice-chairman; J. Herbert Tritton, Esq., Hon. Sec.; the acting managers being Mr. John C. Pocock, Chief Inspector, and Mr. Philip W. Matthews, Deputy Inspector.

## BANK RATE.

Table showing the actual Rates of Discount of the Bank of England, with the dates of each change, 1870-1899.

Date	Rate %	Date	Rate %
1870 July 21 .. 3	1871 Mar. 2 .. 3		
" 23 .. 4	Apr. 13 .. 2½		
" 28 .. 5	June 15 .. 2½		
Aug. 4 .. 6	July 13 .. 2		
" 11 .. 5½	Sep. 21 .. 3		
" 18 .. 4½	" 28 .. 4		
" 25 .. 4	Oct. 7 .. 5		
Sept. 1 .. 3½	Nov. 16 .. 4		
" 15 .. 3	" 30 .. 3½		
" 29 .. 2½	Dec. 14 .. 3		

Date	Rate %	Date	Rate %
1872 April 4 .. 3½	1878 June 27 .. 3		
" 11 .. 4	July 4 .. 3		
" 19 .. 5	Aug. 1 .. 4½		
" 30 .. 4	" 12 .. 5		
June 13 .. 3½	Oct. 14 .. 6		
" 20 .. 3	Nov. 21 .. 5		
July 18 .. 3½	Jan. 16 .. 4		
Sep. 18 .. 4	Jan. 30 .. 3		
" 26 .. 4½	Mar. 13 .. 2½		
Oct. 3 .. 5	Apr. 10 .. 2		
" 10 .. 6	Nov. 6 .. 3		
Nov. 9 .. 7	Dec. 3 .. 3½		
Dec. 12 .. 5	Jan. 13 .. 3½		
1878 Jan. 9 .. 4½	Feb. 17 .. 3		
" 23 .. 4	Apr. 28 .. 2½		
" 28 .. 3½	Aug. 18 .. 3		
Mar. 20 .. 4	" 25 .. 4		
May 7 .. 4	Oct. 5 .. 5		
" 10 .. 5	Jan. 30 .. 6		
" 17 .. 6	Feb. 23 .. 5		
June 4 .. 7	Mar. 9 .. 4		
" 12 .. 6	" 23 .. 3		
" 17 .. 5	Aug. 27 .. 4		
" 24 .. 4½	Sep. 14 .. 5		
" 31 .. 3½	Jan. 25 .. 4		
Aug. 21 .. 3	Feb. 15 .. 3½		
Sep. 25 .. 4	Mar. 1 .. 3		
" 29 .. 5	May 10 .. 4		
Oct. 14 .. 6	Sep. 13 .. 3½		
" 18 .. 7	Feb. 7 .. 3		
Nov. 1 .. 8	Mar. 13 .. 3		
" 7 .. 9	Apr. 8 .. 2½		
" 20 .. 8	June 19 .. 2		
" 27 .. 6	Oct. 9 .. 3		
Dec. 4 .. 5	" 30 .. 4		
1874 Jan. 11 .. 4½	Nov. 6 .. 5		
" 15 .. 3½	Jan. 29 .. 4		
Apr. 30 .. 4	Mar. 19 .. 3½		
May 28 .. 3½	May 7 .. 3		
June 4 .. 3	" 14 .. 2½		
" 18 .. 2½	" 28 .. 2		
" 30 .. 3	Nov. 12 .. 3		
Aug. 6 .. 4	Dec. 17 .. 4		
" 20 .. 3½	Jan. 21 .. 3		
" 27 .. 3	Feb. 18 .. 2		
Oct. 15 .. 4	May 6 .. 3		
Nov. 16 .. 5	June 10 .. 2½		
" 30 .. 6	Aug. 26 .. 3½		
1875 Jan. 7 .. 5	Oct. 21 .. 4		
" 14 .. 4	Dec. 16 .. 5		
" 28 .. 3½	Feb. 9 .. 4		
Feb. 18 .. 3	Mar. 10 .. 3½		
July 8 .. 3	" 24 .. 3½		
" 29 .. 2½	April 14 .. 2		
Aug. 12 .. 2	" 28 .. 2		
Oct. 7 .. 2½	Aug. 4 .. 3		
" 14 .. 3½	Sep. 1 .. 4		
" 21 .. 4	Jan. 12 .. 3½		
Nov. 18 .. 3	Feb. 19 .. 3		
Dec. 30 .. 4	Feb. 16 .. 2½		
1876 Jan. 6 .. 5	Mar. 15 .. 2		
" 27 .. 4	May 10 .. 3		
Mar. 23 .. 3½	June 7 .. 2½		
April 6 .. 3	Aug. 9 .. 5		
" 20 .. 2	Sep. 13 .. 4		
1877 May 3 .. 3	Oct. 4 .. 5		
July 5 .. 2½	1889 Jan. 10 .. 4		
" 12 .. 2	" 24 .. 3½		
Aug. 28 .. 3	" 31 .. 3		
Oct. 4 .. 4	Apr. 18 .. 2½		
" 11 .. 5	Aug. 8 .. 5		
Nov. 29 .. 4	" 29 .. 4		
1878 Jan. 10 .. 3	Sep. 26 .. 5		
" 31 .. 3	Dec. 30 .. 6		
Mar. 28 .. 3	Feb. 20 .. 5		
May 30 .. 2½	Mar. 6 .. 4½		
	" 15 .. 4		

Date	Rate %	Date	Rate %
1890 April 10 .. 3½	1898 Aug. 3 .. 3		
" 17 .. 3	" 10 .. 4		
June 26 .. 4	" 24 .. 5		
July 31 .. 5	Sept. 14 .. 4		
Aug. 21 .. 4	" 21 .. 3½		
Sep. 25 .. 5	Oct. 5 .. 3		
Nov. 7 .. 5	1894 Feb. 1 .. 2½		
Dec. 4 .. 5	" 23 .. 2		
1891 Jan. 8 .. 4	1895 Sept. 23 .. 2		
" 22 .. 3½	1896 " 10 .. 2½		
" 29 .. 3	" 24 .. 3		
Apr. 16 .. 2½	Oct. 22 .. 4		
May 7 .. 4	1897 Jan. 21 .. 3½		
" 14 .. 5	Feb. 4 .. 3		
June 4 .. 4	Apr. 8 .. 2½		
" 18 .. 3	May 13 .. 2		
July 2 .. 2½	Sep. 23 .. 2½		
Sept. 24 .. 3	Oct. 14 .. 3		
Oct. 29 .. 4	1898 Apr. 7 .. 4		
Dec. 10 .. 3½	May 26 .. 3½		
1892 Jan. 21 .. 3	June 3 .. 3		
Apr. 7 .. 2½	" 30 .. 2½		
" 28 .. 2	Sep. 22 .. 3		
Oct. 20 .. 3	Oct. 13 .. 4		
1893 Jan. 26 .. 2½	1899 Jan. 19 .. 3½		
May 4 .. 3	Feb. 2 .. 3		
" 18 .. 4	July 13 .. 3½		
June 8 .. 3	Oct. 3 .. 4½		
" 15 .. 2½	" 5 .. 5		

Table showing the yearly average Rate of Discount of the Bank of England for each year from 1840 to 1898 (inclusive).

1840.....	average rate	5	per cent
1841.....	"	5	"
1842.....	"	4½	"
1843.....	"	4	"
1844.....	"	3½	"
1845.....	"	3	"
1846.....	"	3	"
1847.....	"	3	"
1848.....	"	3	"
1849.....	"	3	"
1850.....	"	2½	"
1851.....	"	3	"
1852.....	"	2	"
1853.....	"	3½	"
1854.....	"	5	"
1855.....	"	4½	"
1856.....	"	5½	"
1857.....	"	6½	"
1858.....	"	3½	"
1859.....	"	2½	"
1860.....	"	4½	"
1861.....	"	5½	"
1862.....	"	2½	"
1863.....	"	4½	"
1864.....	"	7½	"
1865.....	"	4½	"
1866.....	"	7	"
1867.....	"	2½	"
1868.....	"	3½	"
1869.....	"	3½	"
1870.....	"	3½	"
1871.....	"	2½	"
1872.....	"	4½	"
1873.....	"	4½	"
1874.....	"	3½	"
1875.....	"	3½	"
1876.....	"	2½	"
1877.....	"	2½	"
1878.....	"	3	"
1879.....	"	2½	"
1880.....	"	2½	"
1881.....	"	3½	"

1882.....	average rate	4	per cent
1883.....	"	3½	"
1884.....	"	3½	"
1885.....	"	3½	"
1886.....	"	3½	"
1887.....	"	3½	"
1888.....	"	3½	"
1889.....	"	3½	"
1890.....	"	4½	"
1891.....	"	5½	"
1892.....	"	2½	"
1893.....	"	3½	"
1894.....	"	2½	"
1895.....	"	2	"
1896.....	"	2½	"
1897.....	"	3½	"
1898.....	"	3½	"

## INCOME TAX.

FROM FIRST IMPOSITION TO PRESENT TIME.

Years ending 5th April.	Rate in the £ of Tax.	On Incomes of £100 and upwards.	Exemptions allowed on incomes under £150.	Abatements allowed.	On Incomes under £100.	To the extent of
1843		7d.	£150			
1844		7d.	150			
1845		7d.	150			
1846		7d.	150			
1847		7d.	150			
1848		7d.	150			
1849		7d.	150			
1850		7d.	150			
1851		7d.	150			
1852		7d.	150			
1853		7d.	150			
1854		5d.	7d.	100		
1855		10d.	14d.	100		
1856		11½d.	16d.	100		
1857		11½d.	16d.	100		
1858		5d.	7d.	100		
Half Year ending 10th Oct. 1859		8d.	13d.	100		
5th April 1860.		5d.	5d.	100		
Years ending 5th April.						
1861		7d.	10d.	100		
1862		6d.	9d.	100		
1863		6d.	9d.	100		
1864		7d.	100	£200	£60	
1865		6d.	100	200	60	
1866		4d.	100	200	60	
1867		4d.	100	200	60	
1868		5d.	100	200	60	
1869		6d.	100	200	60	
1870		5d.	100	200	60	
1871		4d.	100	200	60	
1872		6d.	100	200	60	
1873		4d.	100	200	80	
1874		3d.	100	300	80	



Years ending 5th April.	Rate in the £ of Tax		Exemptions allowed on incomes under £150 and upwards.	Abatements allowed	
	On incomes of £100 under £150.	On incomes of £150 and upwards.		On incomes under £150.	To the extent of
1876	2d.	2d.	£100	£300	£80
1877	3d.	3d.	150	400	120
1878	3d.	3d.	150	400	120
1879	5d.	5d.	150	400	120
1880	5d.	5d.	150	400	120
Half Years ending 5th Oct. 1880					
5th April 1881.	5d.	7d.	150	400	120
Year ending 5th April 1882.	5d.		150	400	120
Half Years ending 5th Oct. 1882					
5th April 1883.	5d.	8d.	150	400	120
Year ending 5th April 1884.	5d.		150	400	120
Half Years ending 5th Oct. 1884					
5th April 1885.	5d.	7d.	150	400	120
Years ending 5th April					
1886	8d.		150	400	120
1887	8d.		150	400	120
1888	7d.		150	400	120
1889	6d.		150	400	120
1890	6d.		150	400	120
1891	6d.		150	400	120
1892	6d.		150	400	120
1893	6d.		150	400	120
1894	7d.		150	400	120
1895	8d.		160	400	120
1896	8d.		160	400	120
1897	8d.		160	400	120
1898	8d.		160	400	120
1899	8d.		160	400	120
1900	8d.		160	400	120

### FOREIGN & COLONIAL DIVIDENDS. INCOME TAX.

AFFIDAVITS for claiming exemption from Income Tax on the interest of foreign and colonial bonds, the property of foreigners residing abroad, can be made at 2, Great Winchester Street Buildings, London Wall, E.C., on Tuesdays, Thurs-

days, and Saturdays, between 10 and 1 o'clock; or at the office of the Special Commissioners of Income Tax, Somerset House, from 12 to 2 o'clock daily.

*Inspector of foreign dividends, Joseph Mayhew, Esq.*

## POSTAL REGULATIONS.

### INLAND LETTERS.

When prepaid, under.....4oz....1d.  
Over 4oz. and under.....6 ....1½d.  
" 6 " 8 ....2d.  
" 8 " 10 ....2½d.  
" 10 " 12 ....3d.

and so on at the rate of ½d. for every additional 2ozs. All letters posted unpaid are charged double postage on delivery; if insufficiently prepaid, double the amount of the deficiency. No letter must exceed 2ft. in length, 1ft. in width, and 1ft. in depth.

### REGISTERED LETTERS.

Letters can be registered at a fee of 2d. each, in addition to the postage. Special envelopes are sold at all Post Offices, bearing the registration fee stamp.

### EXPRESS DELIVERY SERVICES FOR LETTERS AND PARCELS.

Letters and Parcels are delivered by Express Messenger under the following Services, viz.:-

In London they are accepted at 268 Post Offices (for names see Postal Directory), and are delivered in any part of the London Postal Area. In the Provinces they are accepted at all Post Offices, with few exceptions, and are delivered in any part of the Town or Rural District served from the Office of posting.

#### Fees.

For a letter or article not exceeding 1lb. in weight—

For every mile or part of  
mile .. .. 3d.

For a letter or article over 1lb. in weight—

For every mile or part .. 3d.  
For every lb. or part of lb.  
beyond 1st lb. .. .. 1½d.

If the sender desires that a special conveyance be used, the actual cost must be paid, in addition to the above fees.

If the distance exceeds two miles, and a public conveyance (i.e., railway, omnibus, or tramcar, &c.) is not available in both directions, the actual cost of a special conveyance must in all cases be paid in addition to the express fees.

The postage, &c., must be prepaid in postage stamps to be affixed to a form provided for the purpose.

The Letters and Parcels must be handed in over the counter.

The words "Express Delivery" must be boldly and legibly written by the sender in the left-hand corner of the cover above the address. The Hours of Posting are:—

Week-days, 8.0 a.m. to 8.0 p.m. In London certain offices are open later. There is no Express Delivery on Sunday, Good Friday (Scotland excepted), or Christmas Day.

#### Express Delivery after Transmission by Post.

Under this Service Letters and Parcels are forwarded by Mail in the regular course of post to any Express Delivery Office in the Kingdom, and on arrival there are sent out for delivery by Special Messenger, on the same terms and conditions as mentioned above (for further information see *Post Office Guide*).

### INLAND POST CARDS.

The public can now use any cards for postal purposes, but the Government supply cards at the following rates:

#### STOUT CARDS.

1 .... ¾d.	4 .... 2½d.
2 .... 1½d.	5 .... 3d.
3 .... 2d.	6 .... 3½d.

5s. per parcel of 100.

#### THIN CARDS.

1 .... ¾d.	4 .... 2½d.
2 .... 1½d.	5 .... 3d.
3 .... 1½d.	6 .... 3½d.

11s. per parcel of 240.

### FOREIGN POST CARDS.

Foreign postage being reduced, 1d. post cards will be available for transmission to all places abroad to which post cards may be sent.

### INLAND BOOK POST.

The postage is one halfpenny for every two ounces, or fraction of two ounces; if not prepaid, double the amount is charged on delivery; if insufficiently prepaid, double the deficiency is charged. Circular Letters, Accounts Current, &c., may also be sent. Book-packets may contain any printed matter or written MS., but nothing in the nature of a letter, nor any enclosure sealed from inspection; and all packets must be open at the ends, any not exceed 2ft. in length, 1ft. in width, and 1ft. in depth.

### NEWSPAPERS.

**PREPAID RATE.**—For each Newspaper, whether singly or in a packet, one halfpenny; but a packet containing two or more is not chargeable with a higher rate than that on a Book Packet of the same weight—viz.: ½d. for every two ounces, or fraction of two ounces.

**Wrappers** for enclosing Newspapers and book packets are issued bearing stamps of the value of ½d. and 1d. and are sold in bundles of 7 halfpenny ones for 4d., or eight penny ones at 8½d., or singly at ½d. and 1½d. each.

### INLAND PARCEL POST.

The rates of postage are— s. d.  
For a parcel not exc. 1lb. in weight 0 3  
For par. ex. 1lb. in wt. & not ex. 2lbs. 0 4  
" 2lbs. " " 3 " 0 5  
" 3 " " " 4 " 0 6  
" 4 " " " 5 " 0 7  
" 5 " " " 6 " 0 8  
" 6 " " " 7 " 0 9  
" 7 " " " 8 " 0 10  
" 8 " " " 9 " 0 11  
" 9 " " " 11 " 1 0

**Dimensions.**—The dimensions allowed for an inland postal parcel will be—maximum length, 3ft. 6in.; maximum length and girth combined, 6ft. Examples—A parcel measuring 3ft. 6in. in its longest dimensions may measure as much as 2ft. 6in. in girth—i.e., around its thickest part; or a shorter parcel may be thicker—e.g., if measuring no more than 3ft. in length, it may measure as much as 3ft. in girth—i.e., around its thickest part. Parcels must not exceed 11lbs. in weight.

## INLAND MONEY ORDERS.

The Scale of Charges on the issue of Inland money orders is now as follows:

For sums not exceeding £1 ..	0	0	2
" £1 and not above £3..	0	0	3
" 3 ..	10	0	4

This scale does not apply to orders issued on the Colonies and places abroad.

Money orders can be crossed for security the same as cheques, and are then only payable through a bank. No Money Order can be cashed on the day of issue, and if not presented for payment within twelve calendar months, becomes legally void; but if a satisfactory reason for the delay be given, the Postmaster-General has power to pay it, subject to a certain deduction.

## TELEGRAPH MONEY ORDERS (INLAND).

Money may be transmitted by Telegraph Money Order between all Head and Branch Offices in the United Kingdom authorised to transact Telegraph and Money Order business.

The commission is—	s.	d.
For sums not exceeding £3 ....	0	4
" above £3, and not ex. 10 ....	0	6

In addition to the commission, a charge is made at the ordinary rate for telegrams, minimum charge being 6d.

## POSTAL ORDERS

Are issued at all Money Order Offices as under:—

For	s.	d.	price	s.	d.
1 0 .....	1	0	1 0	1	0
" 1 6 .....	"	1	1 6	"	1
" 2 0 .....	"	2	2 1	"	2
" 2 6 .....	"	2	2 7	"	2
" 3 0 .....	"	3	3 1	"	3
" 3 6 .....	"	3	3 7	"	3
" 4 0 .....	"	4	4 1	"	4
" 4 6 .....	"	4	4 7	"	4
" 5 0 .....	"	5	5 1	"	5
" 7 6 .....	"	7	7 7	"	7
" 10 0 .....	"	10	10 1	"	10
" 10 6 .....	"	10	10 7	"	10
" 15 0 .....	"	15	15 1	"	15
" 20 0 .....	"	20	20 1	"	20

## APPROXIMATE TIME OCCUPIED IN COURSE OF POST FROM LONDON TO—

	Dys.	Hrs.		Dys.	Hrs.		Dys.	Hrs.
Adelaide ..	30	16	Cyprus ..	9	—	Nova Scotia ..	9	—
Aden ..	10	—	Delagoa Bay ..	22	—	Odesa ..	2	12
Alexandria ..	5	12	Demerara ..	13	20	Oporto ..	2	11
Algiers ..	2	4	Gibraltar ..	3	14	Ottawa ..	9	6
Antigua ..	14	17	Gothenberg ..	1	22	Panama ..	19	8
Ascension ..	30	—	Grey Town ..	23	—	Paris ..	—	8
Athens ..	4	10	Havana ..	12	—	Penang ..	22	—
Auckland ..	32	—	Hong Kong ..	29	—	Pernambuco ..	14	—
Bahamas ..	10	—	Honolulu ..	20	—	Quebec ..	9	—
Bahia ..	16	—	Iceland ..	10	—	Rangoon ..	24	—
Barbados ..	12	—	Jamaica ..	15	21	Rio de Janeiro ..	17	—
Batavia ..	27	—	Kurrachee ..	17	—	Rome ..	1	18
Bergen ..	2	12	Lisbon ..	2	20	St. Helena ..	17	—
Bermuda ..	15	—	Madeira ..	4	—	San Francisco ..	12	—
Beyrout ..	8	—	Madras ..	17	—	Shanghai ..	32	18
Bombay ..	14	16	Malta ..	3	12	Singapore ..	23	—
Boston, U.S.A. ..	9	—	Mandalay ..	28	—	Suez ..	5	12
Brindisi ..	2	12	Manila ..	32	—	Sydney ..	32	16
Brisbane ..	33	16	Mauritius ..	25	—	Teheran ..	22	—
Buenos Ayres ..	22	—	Melbourne ..	31	16	Teneriffe ..	6	—
Cairo ..	6	—	Mexico ..	14	—	Trinidad ..	13	21
Calcutta ..	16	16	Monte Video ..	21	—	Valparaiso ..	34	—
Callao ..	29	—	Montreal ..	30	—	Venice ..	1	9
Cape Town ..	19	—	Mozambique ..	30	—	Yokohama, via Suez ..	38	—
Chicago ..	9	12	Naples ..	1	23	Yokohama, via Van-	32	—
Colombo ..	16	—	Natal ..	23	—	coever ..	32	—
Congo ..	26	—	Newfoundland ..	9	—	Zanzibar ..	22	—
Constantinople ..	8	6	New York ..	8	—			

## FOREIGN AND COLONIAL MAILS.

List of Countries which, in addition to the United Kingdom, are Comprised in the Postal Union.

<i>Aden</i>	(Cayenne), Senegal and dependencies, Ahgwey, Gaboon, Grand Bassam, Half Jack and Wydah (also Sette Cama and Assinie), Reunion, Comoro Islands, Mayotte and dependencies, French Establishments in Madagascar, New Caledonia and dependencies, the French portion of the Low Archipelago, and the French Establishments in India, Pondichery, Chandernagor, Karikal, Mahe and Yanam, Annam, Cambodge, Tonkin, and in Cochinchina, French Establishments in Morocco, viz.:—Casablanca, El-Kar-el-Kbir, Fes, Larache, Mazagan, Mogador, Rabat, Safi, Tangier, and Society Islands	Hawaiian (or Sandwich) Islands Hayti Herzegovina Honduras (Republic of) Hong Kong India Italy Jamaica Japan Labuan Lagos Liberia Luxemburg Madeira Malta Marquesas Islands Mauritius and dependencies Mexico Montenegro Montserrat Natal (including Zululand) Netherlands Colonies, viz.:—Dutch Guiana (Surinam), Curacao and dependencies, viz.:—Bonaire, Aruba, the Netherlands portion of St. Martin, St. Eustache, Saba, Java, Madura, Sumatra, Celebes, Borneo (except north-west part), Billiton, Archipelago of Banca, Archipelago of Riuw, Sunda Islands (Ball, Lombok, Sumbawa, Floris, and the south-west part of Timor), the Archipelago of the Moluccas, and the north-west part of New Guinea (Papua)	Peru Portugal Portuguese Colonies, viz.:—Goa and its dependencies (Damao and Diu), Mocoao, Timor, Cape Verd Islands and dependencies (Bissau and Cacheu), Cabenda, Muculla, Mussara and Islands of St. Thomas and Prince (in Africa), with the Establishment of Ajuda, Angola, Delagoa Bay and Mozambique Roumania Russia St. Helena St. Kitts St. Lucia St. Pierre-et-Miquelon St. Vincent, West Indies Salvador Sandwich (or Hawaiian) Islands Sarawak Serbia Seychelles Siam Sierra Leone South African Republic (Transvaal) Spain (including Baleares and Canary Islands) Spanish Colonies, viz.:—Cuba, Porto Rico, Fernando Po, Annobon and dependencies, Philippine Islands and Marian Islands Straits Settlements Sweden Switzerland Tahiti Tobago Toriola Trinidad Turkey Turk's Islands United States Uruguay Venezuela Zanzibar
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Note—The names of British Colonies and Possessions are printed in *italics*.

## INLAND REVENUE.

## EXCISE, STAMPS AND TAXES.

[If the documents relate to the estate of a bankrupt or to the affairs of a company being wound up by the Court, the Stamp duty is often excused. See *Bankruptcy Act 1883, sec. 144*; *Finance Act 1895, sec. 16*.]

ACCOUNT DUTY. See  
*Estate Duty.*

	£	s	d
ADMISSION to the degree of a barrister ..	50	0	0
(With certain exceptions.)			
To be a member of any of the four Inns of Court ..	25	0	0
As solicitor or W.S. ..	25	0	0
Member of any Inn of Chancery ..	3	0	0
As Fellow of College of Physicians ..	25	0	0
As Burgess, by birth, apprenticeship, or marriage	1	0	0
Ditto, or any other ground (There are exceptions.)	3	0	0
As a Notary Public, England	30	0	0
Ditto, Ireland or Scotland	20	0	0
As a Burgess in Scotland	0	5	0

## AFFIDAVIT, or statutory declaration ..

0 2 6

[There are several exemptions, the most important being in favour of (1) an affidavit made for the immediate purpose of being filed, read, or used in any court; (2) affidavits required by the Bank of England to remove an impediment to the transfer of Stock, transferable there.]

AGREEMENT, or memorandum of agreement, under hand only, not otherwise specifically charged. This may be denoted by an adhesive stamp, to be cancelled by the person who first signs	0	0	6
Exemptions. (I) Agreement, the matter whereof is not of the value of £5.			
(II) Agreement for the hire of any labourer, artificer, manufacturer, or menial servant.			

	£	s	d
(III) Agreement letter or memorandum relating to sale of goods, wares, or merchandise.			
(IV) Agreement made between master and mariner for wages, on a coast voyage, from port to port in the United Kingdom.			

AGREEMENT or contract accompanied with a deposit. (See *Mortgage*.)

AGREEMENT for lease. (See *Lease*.)

AGREEMENT to sell an equitable interest in property, or to sell any interest in property, not being lands, tenements or hereditaments, or property situate out of the United Kingdom, or ships, or goods, wares and merchandise, or stock or marketable security (see *Stamp Act 1891, sec. 59*), is to pay the same *ad val.* duty as if it were an actual transfer (see *Conveyance*).

If the above duty is paid, none is due on the actual transfer.

Agreement under seal not otherwise charged .. 0 10 0

ANNUITY, Purchase of. (See *Conveyance*.)  
Creation of, by way of security. (See *Mortgage*.)  
Instruments relating to. (See *Bond*.)

APPOINTMENT of a new trustee and in execution of a power of property or interest therein not being by will .. 0 10 0

APPRAISEMENT or VALUATION of any estate, dilapidations or effects where the amount of the appraisement shall not exceed £5 .. 0 0 3

	£	s	d
Not exceed. £10 ..	0	0	6
" 20 ..	0	1	0
" 30 ..	0	1	6
" 40 ..	0	2	0
" 50 ..	0	2	6
" 100 ..	0	5	0
" 200 ..	0	10	0
" 500 ..	0	15	0
Exceeding £500 ..	1	0	0
The appraisement must be written out and stamped within 14 days of the making.			
For exemptions see Schedule to the Stamp Act 1891.			
APPRENTICESHIP INDENTURES ..	0	2	6
ARMORIAL BEARINGS, annual licence, Great Britain ..	1	1	0
If used on any carriage do. Arms, grant of, stamp duty of ..	2	2	0
ARTICLES of Association.. (and see <i>post</i> , <i>Cos. Acts, Tables B and C—Fees</i> .)	0	10	0
ARTICLES of clerkship to solicitor in England or Ireland ..	80	0	0
In Superior Courts in Scotland ..	60	0	0
ASSIGNMENT. (See <i>Mortgage, Conveyance</i> .)			
AUCTIONEERS' Annual Licences, U.K. ..	10	0	0
AWARD—Where the amount or value of the matter in dispute shall not exceed £5, or where no amount is awarded ..	0	0	3
Not exceed. £10 ..	0	0	6
" 20 ..	0	1	0
" 30 ..	0	1	6
" 40 ..	0	2	0
" 50 ..	0	2	6
" 100 ..	0	5	0
" 200 ..	0	10	0
" 500 ..	0	15	0
" 750 ..	1	0	0
" 1000 ..	1	5	0
Exceeding £1000 and also in all other cases not above provided for ..	1	15	0
BANKERS' Annual Licence, U.K. ..	30	0	0
Bankers' cheques ..	0	0	1

BANK NOTES for money payable on demand (other than a Bank of England note):—

	£	s	d
Not exc. £1 ..	0	0	5
" 2 ..	0	0	10
" 5 ..	0	1	3
" 10 ..	0	1	9
" 20 ..	0	2	0
" 30 ..	0	3	0
" 50 ..	0	5	0
" 100 ..	0	8	6

If a note is re-issued, it does not require a further duty by reason of such re-issue.

BEER per barrel of specific gravity of 1·055 degrees 0 6 3

BEER DEALERS' AND BREWERS' Annual Licences:—

Beer dealers, wholesale, not brewers, U.K. ..	3	6	1½
Beer dealers to sell in any quantity, additional, not to be consumed on the premises, England and Ireland ..	1	5	0
Brewers brewing beer for sale, U.K. ..	1	0	0
Other brewers, U.K., annual value of house not exceeding £10 ..	0	4	0
Ditto annual value, exceeding £10, but not exceeding £15 ..	0	9	0
Ditto in every other case in addition to the duty on the beer made ..	0	4	0
Retailers of beer, cyder, and perry:—			
For consumption on the premises, U.K. ..	3	10	0
Not to be consumed on premises (England) ..	1	5	0
Retailers of table beer (United Kingdom) ..	0	5	0
Retailers of beer (Scotland) rated under £10 ..	2	10	0
Retailers of beer at £10 or upwards ..	4	4	0
Retailers of beer and wine (United Kingdom):—			
For consumption on the premises ..	4	0	0
Not to be consumed on the premises ..	3	0	0

	£	s	d		£	s	d
BILL OF EXCHANGE, payable on demand at sight, on presentation, or within three days after date or sight .. ..	0	0	1	Ditto for securing an an- nuity, save on its original creation. . . . .			
(This stamp may be adhesive.)				1. Where the total amount is ascertainable. Same as MORTGAGE BOND, &c.			
BILL OF EXCHANGE drawn and expressed to be payable out of the United Kingdom, when actually paid or endorsed or in any manner nego- tiated in United Kingdom.				2. Where the payments are for the term of life, or other indefinite period:			
Where amount exceeds £50 and does not exceed £100	0	0	6	For every £5 and every fractional part of £5, payable periodically.			
Where amount exceeds £100, for every £100 or frac- tional part of £100 ..	0	0	6	If as primary security	0	2	6
BILL OF EXCHANGE of any other kind what- soever (except a bank note), and promissory note of any kind, whatsoever (except a bank note)— drawn or expressed to be payable, or actually paid or endorsed, or in any manner negotiated in United Kingdom.				If as collateral security	0	0	6
Where amount or value of money for which bill or note is drawn or made does not exceed £5 .. ..	0	0	1	Ditto for payment of a deferred life annuity granted or secured in consideration of annual premiums payable until a specified age is attained.			
Exc. £5 and does not exc. £10	0	0	2	For every £5 or fractional part .. .. .	0	0	6
" 10 .. ..	25	0	3	On obtaining letters of ad- ministration, &c. (not ex- ceeding £100 exempt) ..	0	5	0
" 25 .. ..	50	0	6	Bond of any kind not specially charged—			
" 50 .. ..	75	0	9	Where amount to be recovered does not exceed £300 .. ..	ad valorem		
" 75 .. ..	100	0	1	In any other case ..	0	10	0
Exceeding £100, for every £100 and fraction of £100	0	1	0	CAPITAL AND INCREASE THEREOF OF COM- PANIES AND OTHER BODIES.			
There are various exemp- tions; see Schedule to Stamp Act 1891.				(a) Share capital of a limited company under Companies Acts. (See post, Cos. Acts, Table B—Fees.)			
BILL OF LADING	0	0	6	(b) Share capital of limited company formed by letters patent or private Act, whether issue of the capital is authorised thereunder or under order in Council, Certi- ficate Government De- partment, or otherwise.			
It cannot be stamped after execution.				For every £100 and any fraction of £100 of capital or increase of capital .. .. .	0	5	0
BILL OF SALE. (See Con- veyance, Mortgage.)							
BOND for payment of money or transfer of stock. (See Mortgage Bond, Market- able Security, &c.)							
On the original creation of an annuity, see Convey- ance on Sale.							

	£	s	d		£	s	d
(Stamp Act 1891, sec. 113; Finance Act 1896, sec. 12; and Finance Act 1899, sec. 7.)				COMMISSION to any officer in the Regular Army or Royal Marines .. ..	1	10	0
(c) Loan capital of local authority, corporation, company, or body of persons formed in United Kingdom.				To any Officer in the Navy	0	5	0
For every £100 and fraction of £100 .. ..	0	2	6	COMMISSION OF LUNACY	0	5	0
CARD (Playing) makers, to sell	1	0	0	CONTRACT, see Agreement.			
CARDS (Playing) for every pack .. .. .	0	0	3	CONTRACT Note, relating to the purchase of stock or marketable security, £5 to £100 .. .. .	0	0	1
CARRIAGES, annual licence (Great Britain), Hackney Carriages .. .. .	0	15	0	£100 or upwards .. ..	0	1	0
For every other carriage, i.e., with four wheels, adapted to be drawn by 2 or more horses .. ..	2	2	0	CONVEYANCE OR TRANS- FER—Of Bank of Eng- land Stock .. .. .	0	7	0
If adapted to be drawn by one horse, with two wheels: or four wheels, if weighing less than 4 cwt.	0	15	0	Of any Stock of the Govern- ment of Canada inscribed in books kept in the United Kingdom, or any Colonial Stock to which the Colonial Stock Act 1877 applies—for every £100 or fractional part thereof of the nominal amount .. .. .	0	2	6
CERTIFICATE—To be taken out yearly by every attor- ney, solicitor, &c., residing within 10 miles from the General Post Office, Lon- don .. .. .	9	0	0	Proviso for composition in these cases were con- tained in 43 & 44 Vict. c. 20, ss. 53 to 57; 54 & 55 Vict. c. 39, s. 114; 57 & 58 Vict. c. 30, s. 40.			
If residing elsewhere ..	6	0	0	CONVEYANCE OR TRANS- FER on sale of any pro- perty other than the above (including transfer under an order having the effect of a foreclosure), where the value of the considera- tion does not exceed £5 ..	0	0	6
(During first three years one half only.)				Exc. £5 and not exc. 10 ..	0	1	0
CERTIFICATE of goods being duly entered in- wards, for drawback ..	0	4	0	" 10 .. ..	0	1	6
CERTIFICATES of birth, marriage, or death ..	0	0	1	" 15 .. ..	0	2	0
CHARTER-PARTY .. ..	0	0	6	" 20 .. ..	0	2	6
CHEQUES, or Drafts, pay- able on demand .. ..	0	0	1	For every additional £25 up to £300 .. .. .	0	2	6
CYDER and Perry (England) annual licence, retailers of .. .. .	1	5	0	If exceeding £300, then for every £50 or fractional part .. .. .	0	5	0

Conveyance by way of  
security other than above  
(see Mortgage, Marketable  
Security).



£ s d		£ s d
	Conveyance or Transfer of any kind not otherwise charged .. .. .	0 10 0
	If by virtue of any Act any property is vested by way of sale in any person, or any person is authorised to purchase property, such person shall within three months after the passing of the Act or date of vesting, whichever is later, produce to the Commissioners a copy of the Act, or of the instrument of conveyance, duly stamped as a conveyance on sale.	
	COPY or Extract (attested or authenticated), the same duty as original, but not to exceed .. .. .	0 1 0
	COPYHOLD AND CUSTOMARY ESTATE:— If on sale, mortgage, or demise, the <i>ad valorem</i> duties under those heads. Otherwise .. .. .	0 10 0
	CORPORATE AND UNINCORPORATED BODIES. Upon the <i>nett</i> annual value, income, or profits accrued in respect of all real or personal property vested in such bodies, per cent. .. .. .	5 0 0
	(Subject to certain exemptions laid down in the Act 48 & 49 Vict. c. 51)	
	COUNTERPART, <i>see Duplicate</i> .	
	COVENANT, Deed of, not chargeable with <i>ad valorem</i> duty .. .. .	0 10 0
	DEBENTURE or certificate for drawback, or goods exported, &c., not exceeding £10 .. .. .	0 1 0
	Exceeding £10, and not exceeding £50 .. .. .	0 2 6
	Exceeding £50 .. .. .	0 5 0
	DEBENTURE for securing payment of money or transfer of stock ( <i>see Mortgage, Marketable Security</i> ).	
	DEED of any kind whatsoever not described in the Schedule to the Stamp Act 1891 .. .. .	0 10 0
	DELIVERY ORDER of goods of the value of 40s. or upwards, lying in any dock, port, warehouse, or wharf .. .. .	0 0 1
	DEMISE, <i>see Lease</i> .	
	DISTILLERS' Annual Licence, U.K. .. .. .	10 10 0
	DOCK WARRANT .. .. .	0 0 3
	DOGS of any kind (annually) Great Britain .. .. .	0 7 6
	Dogs under six months of age; those kept solely for the purpose of tending sheep or cattle on a farm, or by shepherd; or by blind persons, for their guidance; exempt.	
	DUPLICATE OF COUNTERPART: The same duty as original, but not to exceed 6s.	
	ECCLESIASTICAL LICENCES: To hold the office of lecturer, &c. .. .. .	0 10 0
	For licensing a building for the performance of divine service, &c., and any chapel for solemnising marriages therein .. .. .	0 10 0
	Licences not otherwise charged .. .. .	2 0 0
	EQUITABLE MORTGAGE ( <i>See Mortgage</i> ).	

ESTATE DUTY is payable on real and personal estate: The Finance Act 1894 provides:

Sec. 16.—(1.) The provisions of sections thirty-three, thirty-five, and thirty-six of the Customs and Inland Revenue Act 1881 (relating to the obtaining of representation to the deceased where the gross value of his personal estate does not exceed three hundred pounds) shall apply with the necessary modifications to the case where the gross value of the property real and personal in respect of which estate duty is payable on the death of the deceased, exclusive of property settled otherwise than by the will of the deceased, does not exceed five hundred pounds, and where the gross value does not exceed three hundred pounds the fixed duty shall be thirty shillings, and where the gross value exceeds three hundred pounds and does not exceed five hundred pounds the fixed duty shall be fifty shillings.

(2.) All such property may be comprised in the notice under the said section thirty-three.

(3.) Where the net value of the property, real and personal, in respect of which Estate duty is payable on the death of the deceased, exclusive of property settled otherwise than by the will of the deceased, does not exceed one thousand pounds, such property, for the purpose of Estate duty, shall not be aggregated with any other property, but shall form an estate by itself; and where the fixed duty or Estate duty has been paid upon the principal value of that estate, the settlement Estate duty and the legacy and succession duties shall not be payable under the will or intestacy of the deceased in respect of that estate.

(4.) Where representation granted under this section if granted in England extends to property in Ireland, and if granted in Ireland extends to property in England, the principal registrar of the Probate Division of the High Court in England or Ireland, as the case may be, shall affix the seal of the court thereto on the same being sent to him for that purpose with the fee of two shillings and sixpence.

(5.) Where the fixed duty of thirty or fifty shillings is paid within twelve months after the death of the deceased, interest on such duty shall not be payable.

#### RATES OF ESTATE DUTY.

17. The rates of Estate duty shall be according to the following scale:—

Where the Principal Value of the Estate	and does not exceed	Estate Duty shall be payable at the rate per cent. of
Exceeds	£	£ s d
100 .. .. .	500	1 0 0
500 .. .. .	1,000	2 0 0
1,000 .. .. .	10,000	3 0 0
10,000 .. .. .	25,000	4 0 0
25,000 .. .. .	50,000	4 10 0
50,000 .. .. .	75,000	5 0 0
75,000 .. .. .	100,000	5 10 0
100,000 .. .. .	150,000	6 0 0
150,000 .. .. .	250,000	6 10 0
250,000 .. .. .	500,000	7 0 0
500,000 .. .. .	1,000,000	7 10 0
1,000,000 .. .. .	.. .. .	8 0 0

The rate of the settlement Estate duty where the property is settled shall be one per cent.

[Where the principal value of an estate comprises a fraction of £100 in excess of £100 or of any multiple of £100, such fraction shall be excluded from the value of the estate for the purpose of determining the rate and amount of duty. But if the estate is between £100 and £200, the duty shall be £1: *Finance Act 1896*. The Finance Acts 1894 and 1896 are set out *post*.]

#### FACULTY OR DISPENSATION.

In England, in all cases £30.  
In Scotland or Ireland, in some cases £20, in others £25.

FEES are taken in several Public Departments by means of Stamps; such payments are accounted for under the heading of Miscellaneous Revenue.

GAME LICENCES, United Kingdom, if taken out after 31st July and before 1st November, to expire on 31st July following ..	3 0 0
After 31st July to expire following 31st October ..	2 0 0
After 31st October, expire 31st July .. .. .	2 0 0
Licence for a continuous period of fourteen days..	1 0 0
Gamekeepers (Great Britain) to expire 31st July ..	2 0 0
Ditto, deputation of, Stamp Duty .. .. .	0 10 0
Gamekeepers, Ireland, same as Game Licences.	



	£	s	d		£	s	d
Game Dealer's Licence, U.K. annually .. . . .	2	0	0	Exc. £1,000, for every £1,000 or any fractional part of £1,000 .. . . .	0	10	0
And N.B. licence is now re- quired to sell certain im- ported game.				*Accidental death or per- sonal injury, or loss or damage to property, in- cluding employers' li- ability policy where annual premium does not exceed £1 .. . . .	0	0	1
GUN, Licence to use or carry, U.K., annually, to expire on 31st July .. . . .	0	10	0	*Sickness .. . . .	0	0	1
HAWKERS' Licences, Great Britain ( <i>see</i> Pedlars) per year General Licence ..	2	0	0	Sea.—Where the premium for any sea insurance does not exceed the rate of 2s. 6d. per cent. .. . .	0	0	1
For each horse or other beast of burden .. . . .	4	0	0	For or upon any voy- age: for every £100 or fraction thereof, insured	0	0	3
Half-year ending 30th Sept., or 31st March ..	2	0	0	For every policy for Time, for every £100 and any fractional part of £100 thereby insured, for any time not exceeding six months 3d.; not exceed- ing twelve months .. . .	0	0	6
HAWKERS' Licences (Ire- land)—				Fire .. . . .	0	0	1
For each horse or other beast of burden, one year	4	4	0	LAND TAX.—The quota payable by each parish as fixed in the year 1798 (less the amount re- deemed) is raised by an equal pound rate.			
Ditto, six months .. . .	2	2	0	LEASES.—Lease or Tack of any lands, tenements, &c., at a yearly rent—			
For every additional beast, one year .. . . .	2	2	0				
For every additional beast, six months .. . . .	1	1	0				
For every servant, one year	2	2	0				
Ditto, six months .. . .	1	1	0				
HOUSE Agents, letting fur- nished houses at a rent above £25 a year, annual licence, U.K. .. . . .	2	0	0				
HOUSE DUTY.—On inha- bited houses, occupied as a farm-house, public-house, coffee-shop, or warehouse, a duty of in the £:—							
Annual value not above £40	0	0	2				
Ditto, £60 .. . . .	0	0	4				
Over £60 .. . . .	0	0	6				
Other houses not exc. £40 ..	0	0	3				
Ditto .. . . . £60 ..	0	0	6				
Others .. . . .	0	0	9				
INSURANCE POLICIES— Life:—							
For any sum not exceeding £10 .. . . .	0	0	1				
Exc. £10 and not exc. £25	0	0	3				
Exc. £25 and not exc. £500, for every £50 or fractional part of £50 .. . . .	0	0	6				
Exc. £500 and not exc. £1,000, for every £100 or fractional part of £100 ..	0	1	0				

	£	s	d
Exc. £1,000, for every £1,000 or any fractional part of £1,000 .. . . .	0	10	0
*Accidental death or per- sonal injury, or loss or damage to property, in- cluding employers' li- ability policy where annual premium does not exceed £1 .. . . .	0	0	1
*Sickness .. . . .	0	0	1
Sea.—Where the premium for any sea insurance does not exceed the rate of 2s. 6d. per cent. .. . .	0	0	1
For or upon any voy- age: for every £100 or fraction thereof, insured	0	0	3
For every policy for Time, for every £100 and any fractional part of £100 thereby insured, for any time not exceeding six months 3d.; not exceed- ing twelve months .. . .	0	0	6
Fire .. . . .	0	0	1
LAND TAX.—The quota payable by each parish as fixed in the year 1798 (less the amount re- deemed) is raised by an equal pound rate.			
LEASES.—Lease or Tack of any lands, tenements, &c., at a yearly rent—			

\*Include policies by notice in newspapers.

	£	s	d
Where the consideration for the lease is not rent, but of money, stock, &c., same duty as conveyance on sale.			
Of any kind whatsoever not hereinbefore described ..	0	10	0

## LEGACY &amp; SUCCESSION DUTIES.

Also see ESTATE DUTY.

If the deceased died on or after the 1st June 1881, every pecuniary Legacy or Residue, or share of Residue, although not of the amount or value of £20, is chargeable with duty by the 44 Vict. cap. 12, sec. 42.

(Except where the whole estate does not exceed £1,000, and a proper estate duty has been paid on the affidavit. In such cases no legacy duty whatever is payable: 57 and 58 Vict. cap. 30. No succession duty is payable where the principal value of the whole succession does not amount to £100, or where the value of the individual succession as calculated by the Act is less than £20: 16 and 17 Vict. cap. 51, sec. 18.)

Rates of duties payable on legacies, annuities, residues, and successions:—

To children of the deceased, or their descendants, or to father or mother or other lineal ancestor of the deceased, if the estate duty payable on the af- fidavit has been paid ..	Nil.
Otherwise .. .. .	£1 per cent.
To brothers and sisters of the deceased, or their descendants .. .. .	£3 per cent.
To brothers and sisters of the father or mother of the deceased or their descendants .. .. .	£5 per cent.
To brothers and sisters of the grandfather or grand- mother of the deceased, or their descendants .. .. .	£6 per cent.
To any person in any other degree of collateral con- sanguinity, or to a stranger, in blood to the deceased .. .. .	£10 per cent.

The husband or wife is not chargeable with duty; and the husband or wife of a relation is chargeable with duties at the lower rate.

LETTER OF ALLOT- MENT OR RENUNCI- ATION of any share ..	£	s	d
Where amount letter relates to is less than £5 .. ..	0	0	1
In other cases .. .. .	0	0	6

(The duty of 6d. on letter of renunciation may be denoted by adhesive stamp duly cancelled, Finance Act 1899, sec. 9.)

LETTER OF CREDIT. (See  
Bill of Exchange.)

LETTERS OF PATENT,  
GRANT OF, to Duke,  
£350; Marquis, £300;  
Earl, £250; Viscount,  
£200; Baron, £150;  
Baronet, £100; any other  
honour or dignity, £30.  
Change of surname or  
arms, in accordance with  
will, £50; upon voluntary  
application, £10.

MALE SERVANTS, AN-  
NUAL LICENCE—

Great Britain. Every male servant .. .. .	0	15	0
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MARKETABLE SECURITY  
[The term "marketable  
security" is defined in  
sec. 82 of the Stamp Act  
1881, as amended by 1893,  
cap. 7, and 1895, cap. 16,  
sec. 14.]

(1) Marketable security, (a)  
being a Colonial Govern-  
ment security, or (b) one  
not transferable by de-  
livery, or (c) one so trans-  
ferable but dated, signed,  
before 6th August 1885.  
For or in respect of money  
secured thereby.. *ad val.*  
as on a mortgage.

(2) Transfer or Assignment  
of a marketable security  
of any description:

Upon sale (see Conveyance  
or Transfer on Sale).

Upon mortgage (see Mort-  
gage of Stock or Market-  
able Security).

	£	s	d		£	s	d
In any other case .. ..	0	10	0	tiated in United Kingdom after 1st Aug. 1899, for every £25 or fractional part of £25 of nominal value .. .. .	0	0	3
(3) Marketable security (exc. a Colonial Government security) being transferable by delivery, and dated, signed, or offered for subscription after 6th August 1885, for every £10, and also for every fractional part of £10 of the money secured .. ..	0	1	0	(Note.—The conversion of foreign currencies into sterling for stamp duty purposes is regulated by Stamp Act 1891, sec. 6, and Finance Act 1899, sec. 12.)			
(4) Marketable security (exc. Colonial Government security), given in substitution for a like security duly stamped in accordance with the law; for every £20, or fractional part .. .. .	0	0	6	MARRIAGE LICENCE, special, England and Ireland .. .. .	5	0	0
A coupon for interest on a marketable security, being one of a set of coupons, whether issued with the security or subsequently issued in a sheet, shall not be chargeable with any stamp duty.				Not special .. .. .	0	10	0
[Dispensation from stamping the securities is allowed in certain cases; see <i>Finance Act 1895, sec. 14.</i> ]				MEDICINES (Patent), Great Britain only:—			
(5) (a) Marketable security of foreign Government, or foreign or Colonial municipal body, corporation or company, transferable by delivery, not by law existing at 20th June 1899 chargeable with duty, and negotiated in United Kingdom after 1st Aug. 1899, for every £10 or fractional part of £10 of money secured .. ..	0	1	0	Not exceeding 1s. .. ..	0	0	1½
(b) Share warrant or stock certificate to bearer, by means of which share or share or stock of company out of United Kingdom is negotiated in the United Kingdom after 1st Aug. 1899, for every £10 or fractional part of £10 of nominal value .. .. .	0	1	0	2s. 6d. .. ..	0	0	3
(c) Any instrument to bearer not coming under (b), by means of which share or stock of company out of United Kingdom is nego-				4s. .. ..	0	0	6
				10s. .. ..	0	1	0
				20s. .. ..	0	2	0
				30s. .. ..	0	3	0
				50s. .. ..	0	10	0
				Exceeding 50s. .. ..	1	0	0
				Medicine (Patent) dealers, &c., Annual Licence (Great Britain) .. ..	0	5	0
				MEMORANDUM of Association .. .. .	0	10	0
				MORTGAGE BONDS, except a marketable security otherwise charged, being the only or principal security, other than an equitable mortgage, not exceeding £10 .. .. .	0	0	3
				Not exceeding £25 .. ..	0	0	8
				50 .. ..	0	1	3
				100 .. ..	3	2	6
				150 .. ..	0	3	9
				200 .. ..	0	5	0
				250 .. ..	0	6	3
				300 .. ..	0	7	6
				for every £100 or fractional part .. .. .	0	2	6
				When the security is given in substitution or collaterally, or by way of addition for a like security—for every £100 or fractional part .. .. .	0	0	6

	£	s	d		£	s	d
Documents accompanying equitable mortgage: On every £100 and fractional part secured .. ..	0	1	0	PEDLARS, Police Licence .. ..	0	5	0
Transfer of Mortgage. For every £100 or fractional part .. .. .	0	0	6	PLATE: Dealers in Gold and Silver plate, annual licence, U.K. above 2 dwts. and under 2 oz. gold, or above 5 dwts. and under 30 oz. silver in one article .. ..	2	6	0
If further money is added—same duty as a principal security for this.				2 oz. gold or 30 oz. silver, or upwards .. ..	5	15	0
Re-conveyance or Release of Mortgage. For every £100 or fractional part .. .. .	0	0	6	Refiners of gold or silver, annual licence. United Kingdom .. .. .	5	15	0
NOTARIAL ACT (except protest of a bill or note) .. .. .	0	1	0	POWER OF ATTORNEY, &c., receiving prize-money or wages .. .. .	0	1	0
OCCASIONAL Licences, per day—				For the receipt of any sum of money, or any Bill of Exchange or promissory note therefor not exceeding £20, or any periodical payment not exceeding the annual sum of £10 .. ..	0	5	0
Publicans .. .. .	0	2	6	For sale, transfer or acceptance of any of the Government or Parliamentary stocks or funds where the nominal value does not exceed £100 .. ..	0	2	6
Beer retailers .. .. .	0	1	0	In any other case .. ..	0	10	0
Wine retailers .. .. .	0	1	0	For receipt of dividends on stock, One payment .. ..	0	1	0
Tobacco dealers .. .. .	0	0	4	In any other case .. ..	0	5	0
PASSENGER vessels, on board which excisable liquors and tobacco are sold) Licence for a Year .. ..	5	0	0	Proxy to vote at any one meeting .. .. .	0	0	1
one day .. .. .	1	0	0	Power of attorney of any other kind .. .. .	0	10	0
PASSPORT .. .. .	0	0	6	PROBATE DUTY (Obsolete). See ESTATE DUTY.			
PATENT (LETTERS) for inventions—				PROTEST OF A BILL. Same as the duty on the bill, but not exceeding 1s.			
On application for provisional protection .. ..	1	0	0	PROXY for any one meeting..	0	0	1
On filing complete specification .. .. .	3	0	0	For more than one meeting [Excluding proxies in bankruptcy and compulsory liquidation proceedings.]	0	10	0
Or on filing complete specification with first application .. .. .	4	0	0				
Before the expiration of 4th year from date of patent	5	0	0				
5th .. .. .	6	0	0				
6th .. .. .	7	0	0				
7th .. .. .	8	0	0				
8th .. .. .	9	0	0				
9th .. .. .	10	0	0				
10th .. .. .	11	0	0				
11th .. .. .	12	0	0				
12th .. .. .	13	0	0				
13th .. .. .	14	0	0				
PAWNBROKERS, ANNUAL LICENCE, U.K. .. .. .	7	10	0				
“ “ trading in plate without regard to weight, an additional .. .. .	5	15	0				

	£	s	d
<b>PUBLICANS, annual licences, U.K., for Spirit, Beer and Wine, to be consumed on the premises:—</b>			
If annual value is under £10	4	10	0
If value of £10 and .. £15	6	0	0
" 15 .. 20	8	0	0
" 20 .. 25	11	0	0
" 25 .. 30	14	0	0
" 30 .. 40	17	0	0
" 40 .. 50	20	0	0
" 50 .. 100	25	0	0
" 100 .. 200	30	0	0
" 200 .. 300	35	0	0
" 300 .. 400	40	0	0
" 400 .. 500	45	0	0
" 500 .. 600	50	0	0
" 600 .. 700	55	0	0
" 700 and upwards	60	0	0
Hotels and Theatres of the value of £50 and upwards pay no higher amount of licence duty than £20, and			
Restaurant Keepers pay no higher amount than £30 under certain conditions.			
Publicans keeping their premises closed the whole of Sunday or an hour sooner on weekdays, pay a less duty. (See also Beer Dealers.)			
<b>RAILWAYS, on passenger receipts per £100 (in Great Britain, but subject to an exemption in respect of fares not exceeding the rate of one penny a mile):</b>			
Urban district traffic ..	2	0	0
Other traffic .. ..	5	0	0
<b>RECEIPTS, £2 or upwards (There are several exemptions.)</b>	0	0	1
A receipt written upon a bill of exchange or promissory note requires a stamp, save that the name of a banker, or payee of an instrument to order, shall not amount to a receipt for this purpose.			
<b>REFRESHMENT Houses, annual licence, England and Ireland, under £30 rent .. ..</b>	0	10	6
£30 or above .. ..	1	1	0

	£	s	d
<b>REGISTRATION OF A COMPANY, See post, Co's. Acts, Tables B and C—Fees.</b>			
<b>SCRIP CERTIFICATE, or SCRIP .. ..</b>	0	0	1
<b>SETTLEMENTS.—Any deed whereby any definite sum or share settled upon or for the benefit of a person, for every £100 or part of £100</b>	0	5	0
<b>SHARE CERTIFICATE, FOREIGN AND COLONIAL. (See Marketable Security.)</b>			
<b>SHARE WARRANT to bearer, three times the amount of transfer or conveyance duty on the nominal value of the shares.</b>			
<b>SPIRITS, home made, per proof gal. and certain additional duties imposed in 1890 .. ..</b>	0	10	0
" imported from Channel Islands, per proof gal. ..	0	10	4
" distillers or rectifiers, annual, U.K. ..	10	10	0
" dealers not retailers, ditto .. ..	10	10	0
" " to sell in bottles, add ..	3	3	0
" " or to sell foreign liqueurs only in bottles .. ..	2	2	0
" (Methylated), makers of, annual U.K. ..	10	10	0
" " retailers of, do. ..	0	10	0
<b>Spirits, retailers of—see Publicans, Grocers, Scotland, annual licence (including sale of beer), not to be consumed on the premises:—Premises under value of £10 ..</b>	4	4	0
(Of value of £10 and under £20 .. ..	5	5	0
" 20 .. 25 ..	9	9	0
" 25 .. 30 ..	10	10	0
" 30 .. 40 ..	11	11	0
" 40 .. 50 ..	12	12	0
" 50 & upwards ..	13	13	0
<b>Spirits, Grocers, Ireland, annual licence, selling spirits not to be consumed on the premises:—</b>			

	£	s	d
If rated under £25 ..	9	18	5½
If rated at £25 and under £30 .. ..	11	0	6
" 30 .. 40 ..	12	2	2½
" 40 .. 50 ..	13	4	7
" 50 & upwards ..	14	6	7½
<b>STILLS, annual licence, U.K. Chemists or others, keeping or using .. ..</b>	0	10	0
<b>SWEETS, dealers in, annual licence, United Kingdom</b>	5	5	0
" retailers of, annual licence, U.K. ..	1	5	0
<b>TOBACCO and snuff, dealers in, annual licence, U.K. Tobacco and snuff manufacturers, annual licence, United Kingdom:—</b>	0	5	3
Of quantity not exceeding 20,000 lbs. .. ..	5	5	0
Exceeding 20,000 and not exceeding 40,000 ..	10	10	0
40,000 .. 60,000 ..	15	15	0
60,000 .. 80,000 ..	21	0	0
80,000 .. 100,000 ..	26	5	0
100,000 .. ..	31	10	0
Beginners to pay £5 5s. and a surcharge on renewal.			
<b>TRANSFER OF SHARES OR STOCK (see Conveyance).</b>			
<b>VINEGAR makers, annual licence, United Kingdom</b>	5	5	0
<b>VOTING PAPER .. ..</b>	0	0	1
<b>WARRANT FOR GOODS ..</b>	0	0	3
<b>WINE MERCHANTS (for wine only) annual licence, United Kingdom .. ..</b>	10	10	0
Wine retailers, annual licence selling for consumption on the premises, United Kingdom .. ..	3	10	0
Wine retailers (or grocers) selling wine not to be consumed on the premises, England and Ireland, annual licence .. ..	2	10	0
Ditto, grocers, Scotland, annual licence .. ..	2	4	1
[Time for Stamping, see Stamp Act 1891, sec. 15, and Finance Act 1895, sec. 15.]			

## DIRECTIONS FOR MAKING A WILL.

A Will cannot be made in language too simple or concise; *must be written with Ink on Paper or Parchment*, and signed at the end by the Testator, in the mutual presence of two or more Witnesses, who must not be parties interested in the Will; if written on more than one sheet, the Testator and the Witnesses should sign each sheet. The Witnesses must rigidly comply with every particular required by the Attestation Clause, at the end of which clause they must sign their names; they must both be present at the same time, and must be made aware that they are witnessing a Will. The signature of the Testator must be made or acknowledged by him, in the presence of the Witnesses, and he should (after signing) take the Will in his hand, and say, "I acknowledge this to be my last Will and Testament, and request you to witness it."

## FORM OF WILL.

This is the last Will and Testament of me of  
I hereby revoke all wills by me at any time heretofore made. I appoint to be my Executor and direct that all my just debts and funeral and testamentary expenses shall be paid as soon as conveniently may be after my decease.  
I give, devise, and bequeath unto In witness thereof, I the said have to this, my last Will and Testament, set my name this day of in the year of our Lord One thousand eight hundred and

## ATTESTATION CLAUSE.

Signed by the Testator and acknowledged by him to be his last Will and Testament in the presence of us, present at the same time who, at his request, in his presence and in the presence of each other, have subscribed our names as witnesses.

Marriage after making a Will renders the Will void.

A Witness need not know the contents of a Will, which may be so folded that the Signature and Attestation Clause alone can be seen, but he should know that the instrument is intended to be a Will. He cannot take any benefit under the Will, directly or indirectly.

**TRUSTEES' INVESTMENTS.**

Amongst the chief of these are: Two and Three-quarters per Cent. Consolidated Stock (to be called after the 5th of April 1903 Two and a Half per Cent. Consolidated Stock):

Consolidated Three Pounds per Cent. Annuities:

Reduced Three Pounds per Cent. Annuities:

Two Pounds Fifteen Shillings Annuities:

Two Pounds Ten Shillings per Cent. Annuities:

Exchequer Bills:

Bank Stock: (England or Ireland.)

India Three and Half per Cent. Stock:

India Three per Cent. Stock:

Any securities the interest on which is guaranteed by Parliament:

Indian railway debenture stock guaranteed by the Secretary of State:

Stocks of Colonial Governments guaranteed by the Imperial Government:

Mortgage of freehold and copyhold estates respectively in Great Britain or Ireland:

Metropolitan Consolidated Stock:

Debenture Stock created by the Receiver of the Metropolitan Police District:

Debenture, preference, guaranteed, or rentcharge stocks of railways in Great Britain incorporated by special Act, or Ireland, having for ten years next before the date of investment paid a dividend on ordinary stock:

Nominal debentures or nominal debenture stock issued under the Local Loans Act 1875, provided in each case that such stocks or bonds shall not be liable to be redeemed within a period of fifteen years from the date of investment:

Local Loans Stock under the National Debt and Local Loans Act 1887.

Trustees may invest in any of the above. Certain other investments are allowed, as to which see Trustee Act 1893, sec. 1. As to powers of purchasing at a premium, see the Trustee Act 1893.

**INTESTATES' ESTATES.**

Rules by which the Personal Estates of Persons dying Intestate are Distributed. *If the Intestate die His representatives take in the proportion following:—*

Wife and child, or children.

One third to wife, rest to child or children, to be divided equally amongst them and if children are dead, then to the representatives (that is, their lineal descendants); except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him, in which case exceptional rules apply.

Wife† only, no blood relation.

Half to wife, other half to the Crown.

Wife,† no near relations.

Half to wife rest to those next-of-kin equal in degree to intestate.

No wife or child.

All to next-of-kin.

No wife, but child, children, or representatives of them, whether such child or children by one or more wives.

All to him, her or them.

Children by two wives.

Equally to all

If no child, children or representatives of them.

All to next-of-kin in equal degree to intestate.

† In all these cases the wife is entitled to a clear £500 in addition to her share, such sum being a charge upon the realty and the personality rateably. If the estate does not exceed £500 in value she takes the whole. (Intestacy Act 1890.)

Child and grandchild by deceased child.

Half to child, half to grandchild who takes by representation Whole to him.

Husband. Father & brother or sister.

Whole to father. Whole to them divided equally.

Mother, and brother or sister.

Half to wife, residue to mother, brothers and nieces.

Wife,† mother, brother, sisters and nieces.

Wife,† and father.

Half to wife, and half to father.

Wife,† mother, nephews, and nieces.

Half to wife, one fourth to mother, and other fourth to nephews and nieces.

Wife,† brothers, or sisters, and mother.

Half to wife, half to brothers or sisters and mother.

Mother, but no wife, child father, brother, sister, nephew, or niece.

The whole to mother.

Wife† and mother.

Half to wife, and half to mother.

Brother or sister of whole blood, and brother or sister of half blood.

Equally to both.

Posthumous brother or sister and mother.

Equally to both.

Posthumous brother, or sister, and brother or sister born in lifetime of father.

Equally to both.

Father's father and mother's mother.

Equally to both.

Uncle's or aunt's children, and brother's or sister's grandchildren.

Equally to all.

Grandmother, uncle or aunt.

All to grandmother.

Two aunts, nephew, and niece.

Equally to all.

Uncle, and deceased uncle's child.

All to uncle.

Uncle by mother's side and deceased uncle or aunt's child.

All to uncle.

Nephew by brother, and nephew by half-sister.

Equally per capita.\*

Nephew by deceased brother and nephews and nieces by deceased sister.

Each in equal shares per capita, and not per stirpes.

Brother and grandfather.

Whole to brother.

Brother's grandson, and brother's or sister's daughter.

All to daughter.

Brother and two aunts. Brother and wife.

All to brother. Half to brother, half to wife.

Mother and brother.

Equally.

Wife,† mother and children of a deceased brother (or sister).

Half to wife, a fourth to mother, and a fourth per stirpes to deceased brother's or sister's children.

Wife,† brother or sister, and children of a deceased brother or sister.

Half to wife, one-fourth to brother or sister per capita, one-fourth to deceased brother's or sister's children per stirpes.

Brother or sister and children of a deceased brother or sister.

Half to brother or sister per capita, half to children of deceased brother or sister per stirpes.

Grandfather, no nearer relation.

All to grandfather.

\* That is, taking individually and not by representation. Thus, if A. die, leaving three brothers, or sisters, they each take an equal part of his effects, in his or her own right. But if either of them die, leaving children, his children would take his share per stirpes, that is, *through him*, and not in their own rights.

By the Act 19 and 20 Vict. all special local customs relating to intestates' estates are abolished.



## INTESTATES' ESTATES—REAL PROPERTY.

(N.B.—Leaseholds are Personal Property.)

Table of Descent of Real Property in England on death of an intestate and also showing the persons entitled to administer personal estate. No illegitimate child is capable of inheriting real estate. Custom of Gavelkind (descent to all sons alike) still exists in Kent, and custom of Borough English (descent to youngest son) in divers ancient boroughs. Custom of London for Administration of Personal Estate abolished in 1856. Leaseholds are Personal Estate. The Dower (viz., widow's thirds) of widows married since 1893 is in the majority of cases barred by the purchase deed. Generally put in by Solicitors to avoid the inconvenience of dower attaching.

In each instance it is supposed that there are no nearer relations than those named.

The persons named within brackets are those who are entitled to administer.

If Intestate die leaving— Real Property would descend to—

Wife only, no blood relations.

One-third to wife for life, rest to Crown; copyholds to lord of manor.

[Wife.]

Wife and child, or children, and children of a deceased child.

One-third to wife for life; rest to eldest son or his issue. [Wife.]

One-third to wife for life in any case. [Wife.]

Rest to eldest son or his issue, such son and his issue, whether male or female, being preferred to any other son and his issue, and all sons and their issue, whether male or female, being

preferred to all daughters and their issue, whether male or female.

If no son, rest to daughters equally. [Either daughter, or not exceeding three.]

If daughters and grandchildren (sons and daughters of deceased daughter) rest to daughters & eldest son of deceased daughter.

One-third to wife for life; rest to father, if deceased purchased same, or had it left him by will. [Wife.]

Wife and father.

Wife and mother.

One-third to wife for life; rest to mother, there being no heirs on father's side. [Wife.]

Wife, brother, or sister, and children of a deceased brother or sister.

One-third to wife for life in any case; rest to eldest brother or his issue. (See above, "Rest to eldest son or his issue," under head "Wife and child," &c. [Wife.]

Sister and children of deceased sister, rest equally between sister

and nephew (eldest). [Do.]

Sisters and nieces only, children of deceased sister, rest equally between nieces. [Do.]

Wife, mother, nephews, and nieces.

One-third to wife for life; rest to nephew (eldest), or nieces, if brother left no son. [Wife]

Wife, mother, brother, sisters and nieces (children of deceased brothers and sisters).

One-third to wife for life in any case; rest to eldest brother [Do.]

Rest to nieces equally, if children of elder brother deceased.

No wife or child or issue of a deceased child.

Lineal ancestor paternal, males of whole blood first. [Father or grandfather, as case may be.]

Children by one or more wives, and the issue of deceased children.

All to eldest son or his issue. [See above, "Rest to eldest son or his issue," under head "Wife and child," &c. [Either sons or daughters, not exceeding three.]

Husband and child or children.

Daughters equally. Husband for life; afterwards to only child or to eldest son or issue of a deceased eldest son. [Husband.]

If all daughters, to them equally.

Mother, but no wife, child, or issue of a child, father, brother, sister, nephew, or niece, or more distant descendants of father.

Mother, and brother and sisters.

Mother and sisters.

Father, and brother and sisters.

Child and grandchild by deceased child.

Brother and grandfather.

Brother's grandson, and brother or sister's daughter.

Brother and two aunts.

Brother and wife.

Grandfather (no nearer).

Father's father and mother's mother.

Grandmother and uncle, or aunt on father's side (no nearer)

All to mother in default of lineal ancestors on the father's side, or issues of such ancestors. [Mother]

All to eldest brother. [Mother.]

All to sisters. [Mother.]

All to father. [Father.]

See above, "Rest to eldest son or his issue," under head "Wife and child," &c. [Child.]

All to brother. [Brother.]

All to greatest nephew, if eldest brother's grandson. [Niece.] All to brother's daughter if child of eldest brother.

Brother, all. [Brother.]

One-third to wife for life; rest to brother. [Wife.]

All to grandfather. [Grandfather.]

All to fathers' father. [Either, or both.]

All to uncle or aunt. [Grandmother.]



Uncle, and deceased's  
uncle's child. Uncle, un-  
less deceased  
uncle was  
elder brother,  
when his  
child takes  
all. [Uncle.]

Uncle by mother's side,  
and deceased uncle or  
aunt's child. Child of de-  
ceased uncle  
on father's  
side, or (if  
none) child of  
deceased aunt  
on father's  
side [Deceased  
uncle or  
aunt's child-  
ren not ex-  
ceeding three.]

Two aunts, nephew, and  
niece, children of de-  
ceased brother. Nephew.  
[Two aunts.]

Uncle or aunt's children,  
and brother's grand-  
children through a son. Eldest brother's grand-  
son, or if  
grand-daugh-  
ters between  
them equally,  
[Either, not  
exceeding  
three.]

Nephew by brother, and  
nephew by half-sister. Nephew by  
brother.  
[Either, or  
both.]

Nephew by deceased  
brother, and nephews  
and nieces by deceased  
sister. All to eldest  
nephew, son  
of deceased  
brother. [To  
either of the  
nephews and  
nieces, not  
exceeding  
three.]

### RATES OF BROKERAGE.

There is no scale fixed or recognised by  
the Committee of the Stock Exchange,  
but the following are the charges usually  
made for commission by stockbrokers:—

British and foreign funds—	s	d
per £100	2	6
Exchequer bills	"	1 0
Colonial Govt. and railway bonds	per cent.	5 0
Shares under £5	per share	1 0
" 5 to £10	"	1 6
" 10 to 25	"	2 0
" 25 to 50	"	5 0
" 50 and above, pr. ct.	10 0	
In cases in which stock is under £50 the commission charged is $\frac{1}{2}$ per cent.		

### WEIGHTS AND MEASURES.

#### LIQUID MEASURES.

60 Minims	=	1 Drachm
8 Drachms	=	1 Ounce
20 Ounces	=	1 Pint
8 Pints	=	1 Gallon
1 Minim	=	1 Drop
1 Drachm	=	1 Teaspoonful
2 "	=	1 Dessert "
4 "	=	1 Table "

The Imp. Gal. = 1 lbs. Water at 62°  
Fahrenheit.

4 Gills	=	1 Pint	=	84.66 cubic in.
2 Pints	=	1 Quart	=	69.318 "
4 Quarts	=	1 Gallon	=	277.274 "

#### BEER, &c., MEASURE.

9 Gallons	=	1 Firkin
18 "	=	1 Kilderkin
36 "	=	1 Barrel
54 "	=	1 Hogshead
108 "	=	1 Butt
216 "	=	1 Tun

#### DRY MEASURE.

4 Quarts	=	1 Gallon
2 Gallons	=	1 Peck
4 Pecks	=	1 Bushel
4 Bushels	=	1 Sack
12 Sacks	=	1 Chaldron
8 Bushels	=	1 Quarter
5 Quarters	=	1 Load

A Bushel of Wheat is on an average  
60 lbs.; Barley 47 lbs.; Oats 38 to 40  
lbs. A Truss of Straw weighs 36 lbs.;  
Old Hay 56 lbs.; New Hay (until 1st  
Sept.), 60 lbs. A load is 36 Trusses.

#### MEASURES OF WEIGHT.

##### AVOIRDUPOIS WEIGHT.

27.5-16 Grains	=	1 Drachm
16 Drachms	=	1 Ounce = 437 $\frac{1}{2}$ grains
16 Ounces	=	1 Pound (lb.) = 7,000 ..

14 Pounds	=	1 Stone
8 Pounds	=	1 Stone Butchers' wght.

28 Pounds	=	1 Quarter (qr.)
8 Stones	=	1 Hundredweight (cwt)
20 Cwts.	=	1 Ton

A Central = 109 lbs.

1 Cwt. = 1 Small Sack	} Coal
2 " = 1 Double "	
20 " or 10 Double Sacks = 1 Ton	
Coke	} W'ght.
12 Sacks	
21 Chaldrons	
	= 1 Sack
	= 1 Chaldron
	= 1 Score

#### MEASURE OF LENGTH.

12 Lines—1 In.	5 $\frac{1}{2}$ Yards	{ 1 Rod, Pole, or Perch
12 In.—1 Foot	4 Poles	
18 In.—1 Cubit	40 Poles	= 1 Chain
3 Ft.—1 Yard	8 Fms.	= 1 Mile
6 Ft.—1 Fthm	3 Miles	= 1 League

60 Nautical Miles	=	1 Degree
69 $\frac{1}{2}$ Geographical "	=	1 Degree
The English Mile	is	1,760 yards;
Scotch, 1,984; Irish, 2,240.		

#### MEASURE OF SURFACE.

144 Square Inches	=	1 Square Foot
9 Square Feet	=	1 Square Yard
80 $\frac{1}{2}$ Square Yards	=	1 Rod, Pole, or Perch
16 Poles	=	1 Chain
40 Square Poles	=	1 Rood, 1,210 Yards

4 Roods or 10 Square Chains	=	1 Acre, 4,840 Yards
640 Square Acres	=	1 Square Mile

#### SOLID OR CUBIC MEASURE.

1728 cubic inches	=	1 cubic ft.
27 cubic feet	=	1 cubic yd.
40 cub. ft. of rough or	=	1 ton or load.
50 cub. ft. of hewn timber.	=	1 ton or load.
42 cubic ft. of timber.	=	1 shipping ton.
108 "	=	1 stack of wood.
128 "	=	1 cord of wood.

#### TROY WEIGHT.

24 grains	=	1 dwt.
20 dwts.	=	1 ounce.
12 ounces	=	1 lb.
5,760 grains	=	1 lb. troy.
480 "	=	1 oz. "

#### WINE MEASURE.

42 galls.	=	1 tierce.
63 "	=	1 hogshead.
84 "	=	1 puncheon.
126 "	=	1 pipe.
252 "	=	1 tun.
22 "	=	1 hectolitre.

#### CLOTH MEASURE.

2 $\frac{1}{2}$ inches	=	1 nail.
4 nails	=	1 quarter.
4 quarters	=	1 yard.
3 "	=	1 Flemish ell.
5 "	=	1 English ell.
6 "	=	1 French ell.

#### WOOL WEIGHT.

7 pounds	=	1 clove
2 cloves	=	1 stone = 0 0 14
2 stones	=	1 tod = 0 1 0
6 $\frac{1}{2}$ tods	=	1 wey = 1 2 14
2 weys	=	1 sack = 5 1 0
12 sacks	=	1 last = 39 0 0
240 pounds	=	1 pack.

#### PAPER QUANTITIES.

24 sheets	=	1 quire.
20 sheets	=	1 quire of outsides.
25 sheets	=	1 quire, printers'.
20 quires	=	1 ream.
21 $\frac{1}{2}$ quires	=	1 ream, printers'.
2 reams	=	1 bundle.
10 reams	=	1 bale.
60 skins	=	1 roll of parchment.

### SUNDRY CASKS (SIZES AND CONTENTS).

	Length	Diam.	Cont.
	Ins.	Ins.	Gals.
Marsala pipe	65	32	108
" hogshead	41	25	45.5
Brandy pipe	52	34	114
" hogshead	40	28	57.5
Port pipe	58	34	113
" hogshead	37	30	56.5
Sherry butt	50	35	108
" hogshead	38	28	54.5
Rum puncheon	42	36	91

### ADMIRALTY CASKS (SIZES AND CONTENTS).

	Length	Diam.	Cont.
	Ins.	Ins.	Gals.
Leager	59	38	164
Butt	53	33	110
Puncheon	41 $\frac{1}{2}$	30	72
Hogshead	37	28	54
Barrel	31 $\frac{1}{2}$	24.5	36
Half-hogshead	28	22.5	27
Kilderkin	22	19.75	18
Firkin	22	17	12

#### GLASS.

5 lbs.	=	1 stone.
24 stone	=	1 seam.

### MISCELLANEOUS ENGLISH WEIGHTS AND MEASURES.

Aune of hock	..	..	31 gls
Bag of cocoa	..	..	113 lbs
" coffee	..	..	140 to 168 "
" hops	..	..	280 "
" pepper (black) co.'s	..	..	516 "
" free-trade bags	28,56,112	..	"
" (white)	..	..	168 "
" rice	..	..	168 "
" sago	..	..	112 "
" saltpetre (East India)	..	..	168 "
" sugar or malt (Mauri- tius)	..	..	112-168 "
" sugar (East India)	..	..	112-196 "
" biscuits (Admiralty)	..	..	102 "
Bale of coffee (Mocha)	..	..	224-280 "
" cotton wool (Virginia, Carolina and West Indies)	..	..	800-810 "
" cotton wool (N. Orleans and Alabama)	..	..	400-500 "
" cotton wool (E. India)	320-360	..	"
" (Brazil)	160-200	..	"
" (Egyptian)	180-280	..	"
" rags (Mediterranean)	504-560	..	"
Bar of bullion	..	..	15 to 80 "

Barrel of raisins ..	112 lbs.
" soap ..	256 "
" anchovies ..	30 "
" coffee ..	112 to 168 "
" tar ..	25 gls.
" turpentine ..	224 to 280 lbs.
" flour ..	220 "
" pork ..	224 "
" American flour ..	196 "
" (in Ireland for wheat, peas, beans and rye)	20 stn.
" barley, beer, rape-seed	16 "
" oats ..	14 "
" gunpowder ..	100 lbs.
" malt ..	12 stn.
Bundle of iron ..	56 "
Bushel of barley ..	47 to 49 lbs.
" bear ..	42 "
" coal ..	80 "
" coke ..	40 "
" flour ..	56 "
" malt ..	40 "
" oats ..	88 to 40 "
" rye ..	55 "
" wheat ..	57 to 60 "
Butt of beer ..	108 gls.
" sherry ..	110 "
Cask of bristles ..	10 cwt.
Clove of cheese ..	8 lbs.
Coomb ..	4 bushels
Dicker of hides, &c. ..	10 hides
Faggot of steel ..	120 lbs.
Fother of lead ..	19½ cwt.
Great hundred of timber ..	120 deals
Gross, A ..	144 articles
100 feet of timber ..	120 deals
Hogshead of tobacco ..	12 to 18 cwt.
Last of codfish ..	12 barrels
" hides ..	144 hides
" leather ..	200 "
" grain ..	80 bushels
" gunpowder ..	24 barrels or 2,400 lbs.
" flour or feathers ..	17 cwt.
" herrings ..	20 barrels
" wool ..	12 sacks, or 4,368 lbs. av.
Load of bricks ..	500
" tiles ..	1,000
Long dozen ..	13 articles
" score ..	21 "
Peck of salt ..	14 lbs.
Pocket of hops ..	1½ to 2 cwt.
Quarter of timber ..	30 deals
Quintal ..	100 lbs.
Roll of parchment ..	60 skins
Sack of flour ..	280 lbs.
" wool ..	364 "
Seam of glass ..	130 "
Truss of straw ..	36 "
" old hay ..	56 "
" new hay ..	60 "

## THE METRIC SYSTEM.

The metric system is so called as being based on the measurement of the earth. The metre, its fundamental measure, is the ten-millionth part of a meridian line drawn from the pole to the equator, and is 89·87079 English inches. The 100th of a metre is the *Centimetre*. The *Gramme* is a cubic centimetre of distilled water at the temperature of maximum density, being 15·432 English grains, or ·0022046 lb. avoirdupois. All the multiples and sub-divisions of the current coins, as well as of every measure and weight, are decimal. This system was first adopted by France in 1799. It is now the legally-established system in Austria, Belgium, Brazil, British India, France, Greece, Holland, Germany, Italy, Portugal, Spain, Sweden and Norway, Switzerland, Turkey, etc., etc.

## Metric Weights and Measures.

## LINEAL MEASURE. ENG. EQUIVALENT

Mètre ..	3·2808992 feet.
Décamètre = dix mètres (10 metres) ..	32·808992 "
Hectomètre = cent mètres (100 metres) ..	328·08992 "
Kilomètre = mille mètres (1,000 metres) ..	1093·633 yards.
Myriamètre = dix mille mètres (10,000 metres) ..	6·2138 miles.
Decimètre = dixième de mètre (·1 metre) ..	3·937079 in.
Centimètre = centième de mètre (·01 metre) ..	0·39371 "
Millimètre = millième de mètre (·001 metre) ..	0·03937 "

## SUPERFICIAL MEASURE.

Are = cents mètres carrés (100 sq. metres) ..	119·60113 sq. yds.
Hectare = dix mille mètres carrés (10,000 sq. metres) ..	2·471143 acres.
Centiare = un mètre carré (1 sq. metre) ..	1·196033 sq. yd.

## MEASURES OF CAPACITY.

Litre = un décimètre cube (1 cubic decimetre) ..	1·760773 pints.
Décalitre = dix litres (10 litres) ..	2·2009668 galls.

Hectolitre = cent litres (100 litres) ..	22·009668 galls.
Kilolitre = mille litres (1,000 litres) ..	220·09668 "
Décilitre = dixième de litre (·1 of litre) ..	0·17607 pints.
Centilitre = centième de litre (·01 of litre) ..	0·017607 "

## SOLID MEASURE.

Stère = un mètre cube (1 cubic metre) = 35·31658 cubic feet = 1·31 cubic yards.	
Décastère = dix stères (10 stères) = 13 cubic yards, 2 feet, 21 inches.	
Décastère = dixième de stère (·1 of stère) = 3 cubic feet, 918·7 cubic inches.	

## WEIGHTS.

Gramme ..	15·432349 grs. troy.
Déca-gramme = dix grammes (10 grammes) ..	5·6438 drms. avoird.
Hecto-gramme = cent grammes (100 grammes) ..	3·527 oz. avoird.
Kilo-gramme = mille grammes (1,000 gr.) = 2·204621 lb. av., or ..	2·679227 lb. troy.

Quintal métrique = 100 kilogrammes	220·4621 lb. avoird.
Millier, or tonneau = mille kil. (1,000 kilos)	2204·621 "
Déci-gramme = dixième de gramme (·1 of gramme) ..	1·5432 grain.
Centi-gramme = centième de gramme (·01 of gramme) ..	0·15432 "
Milli-gramme = millième de gramme (·001 of gramme) ..	0·015432 "

## Rules for converting Metric into English Weights and Measures.

To convert grammes into avoirdupois ounces, multiply by ·0352; kilogrammes into avoirdupois lbs., multiply by 2·2046; litres into gallons, multiply by ·2201; litres into pints, multiply by 1·761; millimetres into inches, divide by 25·4; metres into yards, multiply by 70 and divide by 64.

## METRIC WEIGHTS AND MEASURES EXPRESSED IN ENGLISH EQUIVALENTS.

Metres.	Yards.	Kilometres.	Miles.	Yards.	Feet.	Gallons.	Quarts.	Hectolitres.	Quarts.	Bushels.	Kilogrammes.	Cwt.	qrs.	lbs.	oz.	Hectares.	Acres.	Roods.	Poles.
1	1·094	1	0·683	1	0·000683	1	0·000264	1	0·000264	1	0·002205	1	0·004409	1	0·011023	1	2·471	1	35
2	2·187	2	1·366	2	0·001366	2	0·000528	2	0·000528	2	0·004409	2	0·008818	2	0·022046	2	4·942	2	70
3	3·281	3	2·049	3	0·002049	3	0·000792	3	0·000792	3	0·006614	3	0·013236	3	0·033069	3	7·413	3	105
4	4·374	4	2·732	4	0·002732	4	0·001056	4	0·001056	4	0·008818	4	0·017672	4	0·044091	4	9·884	4	140
5	5·468	5	3·415	5	0·003415	5	0·001320	5	0·001320	5	0·011023	5	0·022046	5	0·055073	5	12·355	5	175
6	6·562	6	4·098	6	0·004098	6	0·001584	6	0·001584	6	0·013236	6	0·026488	6	0·066146	6	14·826	6	210
7	7·655	7	4·781	7	0·004781	7	0·001848	7	0·001848	7	0·015432	7	0·030864	7	0·077168	7	17·297	7	245
8	8·749	8	5·464	8	0·005464	8	0·002112	8	0·002112	8	0·017672	8	0·035344	8	0·088182	8	19·768	8	280
9	9·843	9	6·147	9	0·006147	9	0·002376	9	0·002376	9	0·019878	9	0·039757	9	0·099474	9	22·239	9	315
10	10·936	10	6·830	10	0·006830	10	0·002640	10	0·002640	10	0·022046	10	0·044091	10	0·110231	10	24·710	10	350
20	21·873	20	13·660	20	0·013660	20	0·005280	20	0·005280	20	0·044091	20	0·088182	20	0·220462	20	49·420	20	700
30	32·809	30	20·490	30	0·020490	30	0·007920	30	0·007920	30	0·066146	30	0·132363	30	0·330693	30	74·130	30	1050
40	43·745	40	27·320	40	0·027320	40	0·010560	40	0·010560	40	0·088182	40	0·176726	40	0·440906	40	98·840	40	1400
50	54·682	50	34·150	50	0·034150	50	0·013200	50	0·013200	50	0·110231	50	0·220462	50	0·550727	50	123·550	50	1750
100	109·363	100	68·300	100	0·068300	100	0·026400	100	0·026400	100	0·220462	100	0·440906	100	1·102311	100	247·100	100	3500

1 English mile = 5280 feet; an admiralty knot = 6080 feet; 1 kilometre = 3281 feet. An English mile is, therefore = 0·87 knot = 1·609 kilometre. Or 1 knot = 1·15 mile = 1·85 kilometre. Or 1 kilometre = 0·54 knot = 0·621 English miles. 1 metre = 39·37 inches; 1 square metre = 1·55 square feet; 1 square mile = 259 hectares; 1 square metre = 1·55 square feet; 10 square feet = 0·929 square metre; 1 cubic metre = 1·35 cubic yards = 35·3 cubic feet; 1 cubic yard = 76·5 litres; 1 cubic foot = 28·3 litres; 1 litre = 61 cubic inches; 10 cubic inches = 0·1699 litres; 1 hectolitre = 2·75 bushels; 1 bushel = 36·35 litres; 1 tonneau or millier = ·984 English ton (of 2240 lbs.); 1 English ton = 1·016 tonneau or millier.

## AMERICAN WEIGHTS AND MEASURES.

In the United States the weights and measures are the same as in England except of "Capacity," the liquids gallon being the same as the old English wine gallon = 231 cubic inches = 0·1337 cubic feet = 0·834 English gallon, and the "dry measure" bushel = 2150·42 cubic inches = 1·244 cubic feet = 0·969 English bushel. The subdivisions of the gallon and bushel are expressed as in England.

## GERMAN WEIGHTS AND MEASURES.

In Germany 500 Grammen=1 Pfund (lb.)=1.1023lbs. avoird.; 100 Pfund=1 Zentner (cwt.)=110.2322lbs. avoird.; 2000 Pfund=1 Tonne (ton)=19.6844 cwt. 1 Prussian Mile=2000 Ruthen=4.6807 English Miles; 1 Prussian Zoll=1.03 English inches; 1 Prussian Elle=25 $\frac{1}{2}$  Zoll=2.1882 English feet. In Brunswick 1 mile=6.7140 English miles. In Saxony 1 mile=4.2227 English miles. 1 Morgen in Prussia=6310 English acre; in Hamburg=2.3895 English acres; in Hesse-Cassel=6438 English acre. The liquid measures in use in Germany are: 20, 10, 5, and 2 Liters or Kannen, 1 Liter or Kanne,  $\frac{1}{2}$  Liter=1 Schoppen.

## MEASURES AND WEIGHTS OF FOREIGN COUNTRIES.

## BRAZIL.

Measures of length same as old Portuguese. 1 covado=3 palmos=26.247 English inches. 1 vara=3.64 English feet.

## CHINA.

Tan or pecul=100 kin or catties=1,600 leang or tael=133 $\frac{1}{2}$  lbs. avoird. 1 yin=10 chang=100 chih=1,000 tsun=10,000 fun=117 $\frac{1}{2}$  English feet.

## DENMARK.

1 pund=1.1023lbs. avoird. 1 centner=100 pund=10,000 kvinten=100,000 ort=50 kilogr. (French.)

1 fod=12.356 English inches; 1 rode=2 favn=6 alen=12 fod=144 tommer=1,728 linier; 1 mil=2,000 roder=4.6805 English miles.

The "Tönde land"=56,000 sq. fod=14,000 sq. alen=1.36313 English acre.

1 anker=4 $\frac{1}{2}$  viertel=88 potter=8.071 English Imperial pints.

1 laest=12 tønder=48 fjerdingkar=96 skepper=1,728 potter=45.87 English bushels.

## EGYPT.

Cantar of 100 rottolos=about 98lbs. avoird. The rottolo is divided into 12 uckieh, or 36 meticals, or 144 dirhems.

Pik, draa or diraa=27 English inches. 1 gasab=4 diraa=16 rubs=96 kirats. 1 Feddan=400 sq. gasab=1.1019 acre. Daribba of 2 ardeb=about 10 English bushels.

## GREECE.

Mna=1 $\frac{1}{2}$  kilogramme, drachmé=gramme, obolos=decigr., kokkos=centigr., tonos=10 talanta=1 $\frac{1}{2}$  tonneaux=29.527 cwt.

## French metric system.

Pecheus (mètre)=10 palamai=100 daktylor=1,000 grammes. Stadion is kilomètre, and skoinis is myriamètre=6.2138 English miles. The stremma is the are. Koilon=100 litrai, or litres=1,000 kotylai=10,000 mystra=100,000 kyboi.

## HOLLAND.

1 pond=10 onzen=100 looden=1,000 wigte=10,000 korrel=1 kilogramme=2.205lbs. avoird. The old pound=1.088lbs. avoird.

## French metric system.

El (mètre)=10 palmen=100 duimen=1,000 streepen.

1 mijle=100 roeden=1,000 els=1 kilom. Bunder=hectare.

(Liquid) vat=100 kannen (litre)=1,000 maatjes=100,000 vingerhoeden.

(Dry) last=30 mudden=300 schepels=3,000 koppen (litre)=30,000 maatjes.

## INDIA.

1 seer=16 chittaks=80 tolas=2 $\frac{3}{4}$  lbs. avoird.

40 seers=1 Imperial or Indian maund. The values of the weights vary much throughout India.

In Madras the candy=20 maunds, each of 8 viss, each of 5 (cutcha) seers. 1 candy=493.7142lbs. avoird.

By commercial usage the candy is taken as 500lbs., and the maund 25lbs.

In Bombay there is still in use a candy of 20 maunds of 40 seers each=560lbs. avoird.

## RUSSIA.

1,200 funts=30 puds=8 berkovitz=1 packen=1033.382lbs. avoird.; 1 funt=12 lanas=32 lotti=96 zolotnicks=9,216 dolis=9024lb. avoird.

1 saschen=3 archines=6 stopas=48 verchoos=7 English feet.

500 saschens=1 verst=1,166 $\frac{1}{2}$  English yards.

Lithuanian meile=5.56 English miles. 1 desatin of 2,400 square saschens=2 acres 2 rods 32 poles.

(Liquid) 1 sarakowaja=13 $\frac{1}{2}$  ankos=40 vedros=4,000 tscharkeys=108.196 gallons.

(Dry) 1 laet=16 tschetwerts=30 osmins=64 pajaks=128 tschetweriks=512 tschetwerkas=1,024 garnietz=11.5408 Imperial quarters.

## SWEDEN.

1 skoalpund=100 ort=10,000 korn=9377lb. avoird.; 10,000 skoalpund=100 centners=1 nyläst=4.1846 tons. 10 linier=1 tum; 10 tum=1 fot; 1 fot=1 stång=20 stönger=1 ref; 360 ref=1 mil=6.64 English miles. 1 tunnland=1.219 acre.

## SWITZERLAND.

Pfund=16 unzen=32 loths=128 quint=1.1023lb. avoird.

The standard of length is the foot of 3 decimètres (French), or 11.81 English inches, with two scales of multiples and divisions; one decimal, the other according to the old custom.

## TURKEY.

1 quintal=114 rotoll=199lbs. avoird.; 1 rotolo=2 $\frac{1}{2}$  libbra=36 once=1.745lbs. avoird.

Pike or dra of 24 kerats=about 27 English inches. Agasch, parasang, or forsang=3 berri=3.115 English miles. Almud or alma=1.152 gallons. Fortin=killows=3.881 bushels.

## SIZES OF BOOKS.

The name indicates the number of pages in the sheet, thus: in a folio book, 4 pages or 2 leaves=1 sheet; a quarto, or 4to, 8 pages or 4 leaves to a sheet; an octavo, or 8vo, 16 pages or 8 leaves to a sheet. In a 12mo, 24 pages, or 12 leaves=1 sheet, and the 18mo, 36 pages, or 18 leaves=1 sheet, and so on.

The following are the approximate sizes of books:—

Royal folio	..	19 inches	x	12
Demy	..	18	"	x 11
Super Imp. Qrto. 4to	15 $\frac{1}{2}$	"	x	13
Royal 4to	..	12 $\frac{1}{2}$	"	x 10
Demy 4to	..	11 $\frac{1}{2}$	"	x 8 $\frac{1}{2}$
Crown 4to	..	11	"	x 8
Royal octavo	..	10 $\frac{1}{2}$	"	x 6 $\frac{1}{2}$
Medium 8vo	..	9 $\frac{1}{2}$	"	x 6
Demy 8vo	..	9	"	x 5 $\frac{1}{2}$
Crown 8vo	..	7 $\frac{1}{2}$	"	x 4 $\frac{1}{2}$
Foolscap 8vo	..	7	"	x 4
12mo	..	7	"	x 4
16mo	..	6 $\frac{1}{2}$	"	x 4
Square 16mo	..	4 $\frac{1}{2}$	"	x 3 $\frac{1}{2}$
Royal 24mo	..	5 $\frac{1}{2}$	"	x 3 $\frac{1}{2}$
Demy 24mo	..	5	"	x 2 $\frac{1}{2}$
Royal 32mo	..	5	"	x 3
Post 32mo	..	4	"	x 2 $\frac{1}{2}$
Demy 48mo	..	3 $\frac{1}{2}$	"	x 2 $\frac{1}{2}$

## SIZES OF PRINTING PAPERS.

Post	..	19 $\frac{1}{2}$ by 15 $\frac{1}{2}$	inches
Medium	..	24	" 19
Demy	..	22 $\frac{1}{2}$	" 17 $\frac{1}{2}$
Royal	..	25	" 20
Super Royal	..	27 $\frac{1}{2}$	" 20 $\frac{1}{2}$
Imperial	..	30	" 22
Double Foolscap	..	27	" 17
Double Crown	..	30	" 20
Sheet and Half Post	23 $\frac{1}{2}$	"	19 $\frac{1}{2}$
Double Post	..	31 $\frac{1}{2}$	" 19 $\frac{1}{2}$
Double Demy	..	35	" 22 $\frac{1}{2}$

## FOREIGN MONEYS.

Table for Calculating the Value of any given Weight of Standard Silver in Troy Ounces.

Market Price of Silver in Pence per Troy Ounce.																
	58	57	56	55	54	53	52 $\frac{1}{2}$	52	51 $\frac{1}{2}$	51	50 $\frac{1}{2}$	50	49	48	47	46
1	58	57	56	55	54	53	52 $\frac{1}{2}$	52	51 $\frac{1}{2}$	51	50 $\frac{1}{2}$	50	49	48	47	46
2	116	114	112	110	108	106	104	102	100	98	96	94	92	90	88	86
3	174	171	168	165	162	159	156	153	150	147	144	141	138	135	132	129
4	232	228	224	220	216	212	208	204	200	196	192	188	184	180	176	172
5	290	285	280	275	270	265	260	255	250	245	240	235	230	225	220	215
6	348	342	336	330	324	318	312	306	300	294	288	282	276	270	264	258
7	406	400	394	388	382	376	370	364	358	352	346	340	334	328	322	316
8	464	457	450	443	436	430	423	416	410	403	396	390	383	376	370	363
9	522	514	506	498	490	482	474	466	458	450	442	434	426	418	410	402

By means of the above table, taken in conjunction with the column of the table "Foreign Moneys and English Equivalents," headed "Equivalent Weight of Standard Silver in Troy Ounces," elsewhere, the intrinsic value of any coin can be easily calculated with silver at several other prices than those previously given. It will only be necessary to take the numbers representing tenths, hundredths and thousandths of ounces in the first column, find the numbers opposite to them in the column giving the price of silver, add these together, taking care to move the decimal point successively one, two, and three places to the left; the result will be the coin's intrinsic value in pence.—Whittaker's Almanack.

## ABBREVIATIONS AND ARBITRARY SIGNS IN COMMON USE.

\$ dollar, / shilling, £ pound (sterling), lb pound (in weight), @ at or to, % per, % per cent., % account, & and, &c. (*et cetera*), and the rest, and so forth.

The sign \$ was probably originally a figure 8 denoting "a piece of eight," i.e. eight reals—an old Spanish coin of the value of a dollar. The sign / is thought to have been originally a capital S (written thus *ſ*). £ is merely a capital L (the initial of the Latin word *Libra*) with a mark drawn across it; while lb, for pound weight, is formed from the first and third letters of the same Latin word. @ is a graphic contraction of the Latin word *ad*, meaning at or to. % is another form of P the initial letter of the Latin word *per*, by. % is a cursive variation of the sign for division +.

° a degree of a circle, of latitude or longitude, or of temperature. ', a minute, or 60th of a degree. ", a second, or 360th of a degree. ' also indicates a foot in length, and " an inch.

A1	First class (ships)	C.M.	Certificated Master
A.B.	Able-bodied seaman	C.O.D.	Collect on delivery
A.B.	Bachelor of Arts	Col.	Colonel
Abp.	Archbishop	Con.	Against
Acc. Acct. or Account		Contr.	Contracted; contraction
A/c		Cor. Mem.	Corresponding Member
A.D.	In the year of our Lord	Cr.	Credit; Creditor
Adj't.	Adjutant	C.S.	Court of Session
Ad. lib.	At pleasure	C.S.I.	Companion of the Star of India
Æt. or Æt.	Of age, aged	Ct.	Hundred
A.M.	Master of Arts; Before noon; In the year of the world	C.T.	Certificated Teacher
An.	In the year	Cur.	Current
Anon.	Anonymous	Cwt.	Hundredweight
Ant.	Antiquities	Cyo.	Cyclopædia
App.	Appendix		
A.R.	In the year of the reign	D.	Died; pence
A.R.A.	Associate of the Royal Academy	D.C.L.	Doctor of Civil Law
A.C.A.	Associate of the Institute of Chartered Accountants	Def't.	Defendant
A.R.S.A.	Associate of the Royal Scottish Academy	Deg.	Degree
A.R.S.S.	Fellow of the Royal Society of Antiquarians	D.F.	Defender of the faith
A.S.	Anglo-Saxon	D.G.	By the Grace of God
Asst.	Assistant	D.Lit.	Doctor of Literature
A.V.	Authorised version	D.L.O.	Dead Letter Office
		D.M.	Doctor of Music
B.	Born	Do.	Ditto, the same
B.A.	Bachelor of Arts	Dr.	Debtor; Doctor, Dram
Bart. or Bt.	Baronet	D.Sc.	Doctor of Science
B.C.	Before Christ	D.V.	God willing
B.C.L.	Bachelor of Civil Law	Dwt.	Pennyweight
B.D.	Bachelor of Divinity		
Beds.	Bedfordshire	E.	East
B.L.	Bill of lading	Ebor.	York
Bp.	Bishop	E.C.	Eastern Central; Established Church
Br. or Bro.	Brother	Ed.	Editor; Edition
B.Sc.	Bachelor of Science	Edin.	Edinburgh
B.V.	The Blessed Virgin	E.E.	Errors excepted
		e.g.	For example
C.	A hundred; chapter	E.I.	East Indies
C.A.	Chartered Accountant	Emp.	Emperor; Empress
Cap.	Chapter	Ency.	Encyclopædia
Cf. or cf.	Compare	Etc., &c.	And others; and so forth
Clk.	Clerk	Et. seq.	And the following
		Ex.	Example; Exception
		E. & O.E.	Errors and omissions excepted

Fahr.	Fahrenheit	H.B.M.	His or Her Britannic Majesty
F.C.A.	Fellow of the Institute of Chartered Accountants	H.C.M.	His or Her Catholic Majesty
F.C.	Free Church of Scotland	Hf. bd.	Half bound
Fcp.	Foolschap	H.G.	Horse Guards
F.D.	Defender of the faith	H.H.	His or Her Highness; His Holiness the Pope
Fec.	He did it	Hic jacet.	Here lies
F.E.S.	Fellow of the Entomological Society	H.I.H.	His or Her Imperial Highness
F.G.S.	Fellow of the Geological Society	H.J.S.	Here lies buried
Fig.	Figure; Figuratively	H.M.	His or Her Majesty
F.L.S.	Fellow of the Linnæan Society	H.M.S.	His or Her Majesty's Ship or Service
F.I.S.	Fellow of the Institute of Secretaries	Hon.	Honorable
F.M.	Field Marshal	H.P.	Horse power
Fo., Fol.	Folio	H.R.H.	His or Her Royal Highness
F.O.	Field Officer	H.R.I.P.	Here rests in peace
F.O.B.	Free on board	H.S.H.	His or Her Serene Highness
F.P.	Fire Plug	H.S.S.	Fellow of the Historical Society
F.P.S.	Fellow of the Philological Society	Ib.	In the same place
F.R.A.S.	Fellow of the Royal Astronomical Society	Id.	The same
F.R.O.P.	Fellow of the Royal College of Physicians	i.e.	That is
F.R.G.S.	Fellow of the Royal College of Surgeons	I.H.S.	Jesus the Saviour of Men
F.R.H.S.	Fellow of the Royal Horticultural Society	Imp.	Imperial; Emperor
F.R.S.	Fellow of the Royal Society	Incog.	Unknown
F.R.S.L.	Fellow of the Royal Society of Literature; Fellow of the Royal Society, London	In lim.	At the outset
F.S.A.	Fellow of the Society of Arts, or of Antiquaries	In loc.	In its place
F.S.A.A.	Fellow of the Incorporated Society of Accountants and Auditors	Inst.	Instant—the present month; Institute
F.S.S.	Fellow of the Statistical Society	Int.	Interest
Ft.	Foot; feet; fort	In trans.	On the passage
Fth.	Fathom	I.O.U.	I owe you
F.Z.S.	Fellow of the Zoological Society	I.P.D.	In presence of the Lords
		i.q.	The same as
G.A.	General Assembly	J.H.S.	Jesus the Saviour of Men
G.B.	Great Britain	J.P.	Justice of the Peace
G.C.B.	Grand Cross of the Bath	Jr.	Junior
G.C.L.H.	Grand Cross of the Legion of Honour	K.B.	Knight of the Bath
Gen.	General	K.C.B.	Knight Commander of the Bath
Gent.	Gentleman; Gentlemen	K.G.	Knight of the Garter
G.P.O.	General Post Office	K.G.C.	Knight of the Grand Cross
Gtt.	Drop or drops	K.G.C.B.	Knight of the Grand Cross of the Bath
H.	Hydrant	K.L.H.	Knight of the Legion of Honour
Hants.	Hampshire	K.M.	Knight of Malta
		Knt. or Kt.	Knight
		K.T.	Knight of the Thistle
		L.A.C.	Licentiate of the Apothecaries Company
		Lat.	Latitude
		Lb.	A Pound
		l.c.	Lower case (in printing); in the place cited
		L.C.B.	Lord Chief Baron



L.C.J. Lord Chief Justice  
 Ld. Lord  
 Lib. Book  
 Lieut. Lieutenant  
 LL.B. Bachelor of Laws  
 LL.D. Doctor of Laws  
 Lon. Longitude  
 Log. Speaks  
 L.P. Lord Provost  
 L.S. Left side; place of the seal  
 £T. Turkish pound

M. Monsieur; a thousand  
 m. Married  
 M.A. Master of Arts  
 Mad. Madam  
 Maj. Major  
 Marq. Marquis  
 M.B. Bachelor of Music; Bachelor of Medicine  
 Mdle. Miss  
 M.E. Most excellent  
 Mem. Memorandum; remember  
 Messrs. Gentlemen; Sirs  
 MM. Messrs.  
 Mme. Madam  
 M.P. Member of Parliament  
 M.P.S. Member of the Philological Society; Member of the Pharmaceutical Society

M.R.A.S. Member of the Royal Academy of Sciences  
 M.R.C.C. Member of the Royal College of Chemistry  
 M.R.C.P. Member of the Royal College of Preceptors  
 M.R.C.S. Member of the Royal College of Surgeons  
 M.R.G.S. Member of the Royal Geographical Society  
 M.R.I. Member of the Royal Institution  
 M.S. Sacred to the memory  
 MS. Manuscript  
 MSS. Manuscripts  
 Mt. Mount  
 Mus. Music  
 Mus.B. Bachelor of Music  
 Mus.D. Doctor of Music

N. North  
 N.B. North Britain  
 N.B. Nota Bene; Note well or take notice  
 Nem. No one dissenting  
 Nem. con. No one contradicting  
 New Test. New Testament  
 No. Number  
 Non. con. Non-content  
 Non. obst. Notwithstanding  
 Non. pros. He does not prosecute  
 Non. seq. It does not follow

Nos. Numbers  
 N.S. New style  
 N.S.J.C. Our Saviour Jesus Christ  
 Ob. Died  
 O.K. All correct  
 O.M. Old measurement  
 O.S. Old style  
 O.T. Old Testament  
 Oxon. Oxford  
 Oz. Ounce

P. Page  
 Par. Paragraph  
 P.C. Privy Councillor  
 P.D. Doctor of Philosophy  
 Pd. Paid  
 Per an. Yearly  
 Per cent. By the hundred  
 Pl. Plural; place; plate  
 P.M. Afternoon  
 P.O. Post Office  
 P.O.O. Post Office Order  
 Pop. Population  
 Pp. Pages  
 P.P.C. To take leave  
 P.R. Prize-ring  
 P.R.A. President of the Royal Academy

Pres. President  
 Prof. Professor  
 Pro tem. For the time being  
 Prox. Proximo; next month  
 PS. Postscript; written after  
 Pub. Doc. Public document  
 Pulv. Powder  
 Pxt. H<sup>o</sup> painted it

Q. Query; queen; question  
 Q.B. Queen's Bench  
 Q.C. Queen's Counsel  
 Q.d. As if he should say  
 Q.E.D. Which was to be demonstrated  
 Q.E.F. Which was to be done  
 Q.E.I. Which was to be found out  
 Q.L. As much as you please  
 Qr. Quarter; quire; farthing  
 Q. S. Quarter Sessions  
 Qt. Quart; quantity  
 Q. v. Which see

R. Railway; road; river  
 R., rex King  
 Regina Queen  
 R., recipe Take  
 R.A. Royal Academy or Artillery  
 R.C. Roman Catholic  
 R.E. Royal Engineers  
 Rec. Recipe  
 Recd. Received  
 Recept. Receipt

Ref. Ch. Reformed Church  
 Regt. Regiment  
 Retd. Returned  
 Rev., Revd. Reverend  
 R.H.A. Royal Horse Artillery  
 R.H.G. Royal Horse Guards  
 R.M. Royal Mail; Royal Marines  
 R.N. Royal Navy  
 R.S.O. Railway Sub-office  
 R.S.V.P. Answer, if you please  
 Rt. Right  
 Rt. Hon. Right Honorable  
 Rt. W. Right Worshipful  
 R.V. Revised version

S. South; Saint  
 Sarum Salisbury  
 S.B. South Britain  
 Sc.B. Bachelor of Science  
 Sc.D. Doctor of Science  
 Sc. or SS. To wit  
 Sculp. He engraved it  
 Sec. Secretary  
 Serg. Sergeant  
 S.H.S. Fellow of the Historical Society

S.M.I. His or Her Imperial Majesty  
 Sol.-Gen. Solicitor-General  
 S.P.C.K. Society for the Promotion of Christian Knowledge

Sq. Square  
 S.S. Steam ship  
 S.S.C. Solicitor before the Supreme Courts

St. Saint; Street  
 Surv.-Gen. Surveyor-General  
 S. v. Under the word or title  
 T.O. Turn over  
 U.K. United Kingdom  
 Ult. Ultimo; last month  
 U.P. United Presbyterian  
 U.S. United States

V.C. Vice-Chancellor  
 Ven. Venerable  
 V.G. For example  
 Vid. See  
 Vis. Viscount  
 Viz. Namely  
 Vol., Vols. Volume; Volumes  
 V.R. Queen Victoria  
 Vs. Against  
 V.S. Veterinary Surgeon

W. West  
 W.C. Western Central  
 W.S. Writer to the signet  
 Wt. Weight

X., Xt. Christ  
 Xm., Xmas. Christmas  
 Xn., Xian. Christian

Y., Yr. Year  
 Ye. The; These  
 Yr. Your; Younger

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		Where property sold.	Where property not sold (scale then calculated on reserved price).		
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300	5 0 0	5 0 0	5 0 0	5 0 0	5 0 0
400	5 0 0	5 0 0	5 0 0	5 0 0	5 0 0
500	5 0 0	5 0 0	5 0 0	7 10 0	5 0 0
600	6 0 0	6 0 0	5 0 0	9 0 0	6 0 0
700	7 0 0	7 0 0	5 0 0	10 10 0	7 0 0
800	8 0 0	8 0 0	5 0 0	12 0 0	8 0 0
900	9 0 0	9 0 0	5 0 0	13 10 0	9 0 0
1,000	10 0 0	10 0 0	5 0 0	15 0 0	10 0 0
1,500	15 0 0	12 10 0	6 5 0	30 0 0	15 0 0
2,000	20 0 0	15 0 0	7 10 0	35 0 0	20 0 0
2,500	25 0 0	17 10 0	8 15 0	38 0 0	25 0 0
3,000	30 0 0	20 0 0	10 0 0	35 0 0	30 0 0
3,500	32 10 0	21 5 0	10 12 6	37 10 0	31 5 0
4,000	35 0 0	22 10 0	11 5 0	40 0 0	32 10 0
4,500	37 10 0	23 15 0	11 17 6	42 10 0	33 15 0
5,000	40 0 0	25 0 0	12 10 0	45 0 0	35 0 0
5,500	42 10 0	26 5 0	13 2 6	47 10 0	36 5 0
6,000	45 0 0	27 10 0	13 15 0	50 0 0	37 10 0
6,500	47 10 0	28 15 0	14 7 6	52 10 0	38 15 0
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8,000	55 0 0	32 10 0	16 5 0	60 0 0	42 10 0
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## TIME TABLE OF SOME OF THE STEPS IN A COMPANY LIQUIDATION.

[N.B.—The liquidation referred to is a compulsory liquidation unless otherwise stated, and the Rules referred to, the Rules of 1890, unless others are mentioned.]

**GENERAL RULE.**—The Court may extend or abridge any of the periods of time mentioned in the Winding-up Rules for taking steps. (Rule 176.)

**Accounts, same as in the Bankruptcy Time Table.**

(Rule 155, etc.)  
Accounts under sec. 15 within *thirty days* of the close of the first year of the liquidation, and every *six months* after. (Rule 1 of 1891.)  
of the C.A. 1890 are to be sent to the Registrar of Joint Stock Companies

**Appeal, to the Court of Appeal** within *fourteen days* of the signing or perfection or refusal of the order. (R.S.O. Order 58, Rules 9 and 15.)

from rejection of a proof *twenty-one days*. (Rule 111.)

from a liquidator's decision *twenty-one days* (probably).

**Bank, same as in the Bankruptcy Time Table, which see**

**Books, responsibility for custody ceases when dissolution has taken place** *five years*. (C.A. 1862, sec. 155; Vol. Liq., sec. 155.)

**Calls, time when made** any time. (C.A. 1862, sec. 102, and 1890, sec. 13.)

notice to committee *seven days* before the meeting of the committee. (Rule 92.)  
that the expediency of a call will be considered

summons to be served *four clear days*. (Rule 93.)  
on contributory before leave of Court to a call is asked

**Commencement of Liquidation, Compulsory**

date of petition. (C.A. 1862, sec. 84.)

Voluntary

date of passing of the complete resolution. (C.A. 1862, sec. 130.)

Supervision

date of passing of the complete resolution. (Palmer II., p. 674.)

**Contributories, List of, To be made up**

as soon as possible after the liquidator is appointed. (Rule 83.)

**Appeal to Court by person placed on the list**

within *twenty-one days* of service of the notice. (Rule 86.)

<b>Dissolution of a Company takes place:—</b>	
Compulsory liquidation	when affairs have been completely wound up. (C.A. 1862, sec. 111.)
Voluntary liquidation	three months after the return of the final meeting. (C.A. 1862, sec. 143.)
<b>Distress, in compulsory or supervision liquidation unless Court otherwise orders in certain cases becomes void</b>	from the commencement of the liquidation. (C.A. 1862, sec. 163.)
In voluntary	when liquidator gets an order to that effect from the Court. (C.A. 1862, sec. 188.)
<b>Dividends, time for distribution</b>	as soon as may be.
time for the various steps in the procedure	see Bankruptcy Time Table. (Rule 122 <i>et seq.</i> )
<b>Executions, same as Distress, <i>sup.</i></b>	
<b>Insolvency, company deemed to be insolvent if a creditor to whom the company owes £50 has left at the company's office written notice demanding the money and the company does not pay or secure the sum within</b>	three weeks. (C.A. 1862, sec. 80.)
<b>Meetings, first meetings to be called</b>	within twenty-one days after winding-up order; or (if a special manager has been appointed) within one month of a special manager's appointment. (C.A. 1890, sch. 1.)
Notice of meetings	seven days. (C.A. 1890, sch. i.; Rules 43, 49.)
Notice of final meeting in a voluntary liquidation	one month, by advertisement, in the <i>London Gazette</i> . (C.A. 1862, sec. 142.)
<b>Motion, Notice of, to directors of proceedings under the "misfeasance" section</b>	eight days before the day fixed for hearing. (Rule 79.)
<b>Petition, to be advertised</b>	seven clear days before hearing. (Rule 34.)
affidavits in opposition to be filed	within seven days of receiving notice of the filing of the affidavits verifying. (Rule 1 of 1893.)
affidavits in reply to be filed	within three days of receiving notice of the filing of the affidavits opposing. ( <i>Ibid.</i> )
notice of intention to appear on hearing	to be given so as to reach not later than 6 o'clock on the day before that fixed for hearing. (Rule 20 of 1892.)

<b>Preferential Debts,</b>	see Bankruptcy Time Table.
<b>Proofs, for use at first meeting to be filed</b>	by time named in the notice. (Rule 103.)
appeal from decision as to	twenty-one days. (Rule 111.)
to be admitted or rejected when dividend is about to be declared	within fourteen days of the last day named for sending in. (Rule 120.)
otherwise to be admitted, rejected, or referred back	within twenty-eight days of receiving the proof. (Rule 120.)
filing at the Court by liquidator, not being an Official Receiver	on the 1st of each month if proof has been accepted or rejected. (Rule 117.)
filing if notice of appeal given	within three days of getting the notice. (Rule 118.)
<b>Provisional Liquidator</b>	after petition and before winding-up order. (C.A. 1862, sec. 85.)
Official Receiver becomes	on winding-up order. (C.A. 1890, sec. 4.)
<b>Proxies, to be lodged for use at a meeting</b>	not later than 4 o'clock on the day before the meeting. (Rule 123.)
<b>Statement of Affairs, to be submitted</b>	within fourteen days of the winding-up order unless the Court or the Official Receiver extends the time. (C.A. 1890, sec. 7.)
<b>Secured Creditors,</b>	same as in Bankruptcy Time Table. (C.A. 1890, sch. i., and Judicature Act 1875, sec. 10.)
<b>Special Resolution, second and confirmatory meeting to be held after the first meeting</b>	not less than fourteen clear days nor more than a month. (C.A. 1862, sec. 51.)
<b>Taxation of Bills of Costs, notice to be given of appointment to tax to Official Receiver or liquidator by the person whose bill is to be taxed</b>	four days. (Rule 23.)
Bill to be lodged with Official Receiver or liquidator	three clear days before the appointment. (Rule 24.)
<b>Unclaimed Dividends and Undistributed Assets, to be paid into the Companies Liquidation Account in hands of liquidator unclaimed for</b>	six months. (C.A. 1890, sec. 15.)

# TIME TABLE OF SOME OF THE PRINCIPAL MATTERS IN CONNECTION WITH BANKRUPTCY AND DEEDS OF ARRANGEMENT.

GENERAL RULES.—(a) Where, by the Bankruptcy Act or Rules, any limited time from or after any date or event is appointed or allowed for the doing of any act or the taking of any proceeding, then in computing that time exclude the day of that date or of the happening of the event and include the last day of the limited time so computed, *e.g.*, an act to be done within ten days of the 1st March; it must be done, therefore, on the 11th at latest.

But if the time expires on Sunday, Christmas Day, Good Friday, or Monday or Tuesday in Easter week, or on a day appointed for public fast, humiliation, or thanksgiving, or on a day on which the offices of the Court are closed, the time will expire on the next day afterwards, not being one of these days. (B.A. 1883, sec. 141 (1), and Rule 4.)

(b) If the act is to be done or taken on a certain day, which happens to be a Sunday, &c. (see full list above), it is in time if it be done on the next day which is not one of these special days. (B.A. 1883, sec. 141 (2), and Rule 4.)

(c) If the time limited by the Act or Rules is less than six days, Sunday, &c. (see full list above), shall be excluded in computing the time. (Rule 4 (2).)

(d) When, by the Bankruptcy Act or Rules, the time for doing any act or thing is limited, the Court may at any time grant an extension on such terms as it may think fit. (B.A. 1883, sec. 105 (4), and Rule 351.)

(e) The Court may, under special circumstances and for good cause, abridge the time appointed by the Rules (not if it be fixed by the Acts) for doing any act or taking any proceeding. (Rule 351.)

(f) *Hours of Service.*—Notices, orders and other proceedings must be served before 6 p.m., and on Saturday before 2 p.m. (Rule 90.)

**Act of Bankruptcy.** only if committed within *three months* before the date of the petition which started the bankruptcy proceedings. (B.A. 1883, secs. 6 and 168.)

(a) Available act of (b) Bankruptcy notice, disobedience to the act of bankruptcy is committed unless it is obeyed within *seven days* after service (if the service is effected in England), otherwise within the limited time named therein. (B.A. 1883, sec. 4 (g); 1890, sec. 1.)

(c) Seizure and sale of goods the act of bankruptcy is committed if execution is levied by seizure and sale, or if the goods have been seized and held by the sheriff for *twenty-one days* (with a proviso where interpleader proceedings have been ordered). (B.A. 1890, sec. 1.)

**Accounts, under private arrangement to be sent to the Board of Trade** every January during the administration. (B.A. 1890, sec. 25.)

in bankruptcy,

audit by the committee once at least every *three months*. (Rules 287, 288.)

audit by the committee of Trading Account once a *month*. (Rule 308 (2).)

audit by the Board of Trade of the account at the expiration of *six months* from the date of the receiving order, at the expiration of every *six months*, at release, and at the end of the administration. (B.A. 1883, sec. 78, and Rule 289.)

Banking Account see below under "**Bank.**"

Adjudication, order if made at varying times according to circumstances.

annulment, notice of application to Official Receiver *seven days* before the day named for hearing. (Rule 134a.)

**Administration Order** (B.A. 1883, sec. 122) Request *ten clear days'* notice to creditors before the day appointed for the hearing. (Special Rules.)

Objection by creditor *five clear days* notice to be sent to the Registrar and debtor; extendable to *two months* after the date of the order, if it be shown that the notice of request did not reach him. (*Ibid.*)

Time within which all the payments are to be made not more than *six years* from date of order.

**Appeals, to Court of Appeal** of within *twenty-one days* after the order is signed, entered, or otherwise perfected, or from date of refusal of an order, as the case may be. (Rule 130.)

to Divisional Court from County Court Do. (R.S.C., Order 59, Rule 12.)

to a Judge from the Official Receiver or Board of Trade *twenty-one days* from pronouncement of decision. (B.A. 1883, sec. 139.)

from rejection of a proof *twenty-one days* from the decision, save when notice of intention to declare dividend has been given, and then within *seven days* of the decision. (Rules 230, 232 (2).)

**Arrangement or Composition under the Act,** notice to Official Receiver by debtor of intended proposal within *four days* of submitting statement of affairs unless Official Receiver extends the time. (B.A. 1890, sec. 3 (1).)

meeting of creditors to which to submit it before the public examination is concluded (*Ibid.*, 3 (2).)

application to Court to approve it after public examination. (*Ibid.*, 3 (6).)

notice to Official Receiver of application to Court to approve *ten days* (Rule 198.)

do. by Official Receiver to creditors *three days*. (Rule 199.)

report by Official Receiver to be filed *four days* before hearing. (Rule 201.)

submission of scheme by bankrupt after adjudication any time. (B.A. 1883, sec. 23.)

<b>Audit,</b>	see above under "Account."
<b>Arrest of Debtor,</b>	any time after bankruptcy notice is issued or a bankruptcy petition presented, if the Court thinks that there is reasonable ground to believe that the debtor has absconded or is about to abscond. (B.A. 1883, sec. 25; 1890, sec. 7.)
<b>Bank, closing debtor's account</b>	not until <i>seven days</i> after the first meeting of the creditors unless Board of Trade otherwise directs. (B.A. 1883, sec. 74 (5).)
<b>payment by trustee into Bankruptcy Estates Account</b>	every <i>seven days</i> if money is in hand, or whenever £200 is in hand. (Board of Trade Circular.)
<b>do. into Local Banking Account</b>	forthwith. (Rule 340.)
<b>notice by trustee to Board of Trade to draw cheques on, for dividends</b>	<i>ten days</i> . (Board of Trade Circular.)
<b>do. for other purposes</b>	<i>four days</i> .
<b>Bankruptcy Notice,</b>	see <i>supra</i> , under "Act of Bankruptcy."
<b>Notice of hearing of application to set aside to be given by the Registrar</b>	<i>three days</i> at least before the hearing. (Rule 189.)
<b>Bills of Costs,</b>	see under "Taxation."
<b>Committee, appointment</b>	at any meeting of creditors, usually at the first meeting. (B.A. 1883, sec. 22.)
<b>meetings of</b>	at least once a month. ( <i>Ibid.</i> )
<b>Composition,</b>	see above, under "Arrangement."
<b>Discharge of Bankrupt,</b>	
<b>time when application may be made</b>	any time after adjudication. (B.A. 1890, sec. 8 (1).)
<b>time when application may be heard</b>	after public examination is concluded. ( <i>Ibid.</i> )
<b>notice to be given to Official Receiver and trustee by the Registrar</b>	at least <i>twenty-eight days</i> before the application is heard. (Rule 235.)
<b>notice to be given by Official Receiver to each creditor</b>	at least <i>fourteen days</i> before the application is heard. (B.A. 1890, sec. 8 (6), and Rule 235.)
<b>Official Receiver's report to be filed</b>	at least <i>seven days</i> before the application is to be heard. (Rule 238.)
<b>notice by bankrupt of intention to dispute statements in the report</b>	at least <i>two days</i> before the application is heard. (Rule 238a.)

<b>notice by creditor of opposition to discharge on grounds not stated in Official Receiver's report</b>	at least <i>two days</i> before the application is heard. (Rule 238a.)
<b>conditional order of discharge may be modified</b>	after <i>two years</i> . (B.A. 1890, sec. 8 (2).)
<b>notice of application to modify conditions to be given to each creditor and to Official Receiver by debtor</b>	<i>fourteen days</i> before the application. (Rule 244b.)
<b>Disclaimer, time within which trustee must disclaim if he wishes to do so</b>	within <i>twelve months</i> after the appointment of a trustee, or if the property has not come to the knowledge of the trustee within <i>twelve months</i> of such appointment, within <i>twelve months</i> of when he first became aware of the property. But if a person interested in the property gives notice in writing to the trustee requiring him to decide whether he will disclaim or not, the trustee must disclaim within <i>twenty-eight days</i> if he decides to disclaim. (B.A. 1883, sec. 55, and B.A. 1890, sec. 13.)
<b>filing the disclaimer</b>	forthwith on disclaiming. (Rule 320 (4).)
<b>time within which lessor must give notice to trustee that he requires the Court to be consulted on the disclaimer of leaseholds</b>	<i>seven days</i> of receiving notice of intention to disclaim, if the property is not sublet or mortgaged; <i>fourteen days</i> if it is sublet or mortgaged. (Rule 320.)
<b>time within which mortgagee or sub-lessee must give the above notice</b>	<i>fourteen days</i> of receiving notice of intention to disclaim. (Rule 320 (ii).)
<b>time from whence disclaimer releases estate</b>	from the date of disclaimer. (B.A. 1883, sec. 55 (2).)
<b>time from whence disclaimer releases trustee</b>	from his appointment. ( <i>Ibid.</i> )
<b>Disqualification of Bankrupt, duration of charge</b>	of until bankruptcy is annulled, or until <i>five years</i> after discharge. (B.A. 1883, sec. 32, and B.A. 1890, sec. 9.)
<b>Distress, time within which landlord may distrain</b>	at any time before disclaimer (B.A. 1883, sec. 42); but (a) if after commencement of bankruptcy, only for rent accruing due during the <i>six months</i> before the adjudication. (B.A. 1883, sec. 42.) (b) If within <i>three months</i> before the receiving order, the preferential creditors have a first charge on the goods or their proceeds. (Preferential Payments Act 1888.)
<b>Dividends, time for the first dividends</b>	within <i>four months</i> after conclusion of first meeting of creditors unless the trustee satisfies the committee of inspection that postponement is necessary. (B.A. 1883, sec. 58 (2).) But in a "summary" case the time is extended to <i>six months</i> . (Rule 273 (12).)



54 Time Table of some of the Principal Matters in connection with Bankruptcy and Deeds of Arrangement (continued).

time for subsequent dividends	at intervals of six months, save as above. (B.A. 1883, sec. 58 (3).)
time for final dividends	when the estate, or as much as in the opinion of the trustee and committee of inspection as is possible, has been realised. (B.A. 1883, sec. 62.)
notice of intended dividend, to the Board of Trade and to creditors who have not proved	not more than two months before declaring a dividend. (Rule 232 (1).)
notice of and distribution of to creditors and Board of Trade	immediately after the expiration of seven days from the notice of rejection of proofs sent in in accordance with the last mentioned notice. (Rule 232 (3).)
Employment of Solicitor, Agent, &c., leave for, to be obtained from the committee of inspection	before actual employment; though in case of urgency afterwards, if no undue delay in getting sanction. (B.A. 1883, sec. 73; 1890, sec. 15 (3).)
Executions, when to be completed if execution creditor is to retain proceeds	before receiving order and before the creditor has notice that the debtor has a petition against him or has committed an available act of bankruptcy. (B.A. 1883, sec. 45; 1890, sec. 11 (1).) But where the amount of levy exceeds £20 see below.
length of time during which sheriff is to hold the property or proceeds or money paid to avoid sale, where the levy exceeds £20	fourteen days, and then to deliver to Official Receiver or trustee if he gets notice of petition on which a receiving order is made. (B.A. 1890, sec. 11 (2).)
date of "completion" of an execution for bankruptcy purposes	(a) goods: on seizure and sale. (b) land: seizure or appointment of receiver. (c) debts: receipt. (B.A. 1883, sec. 45.)
advertisement by sheriff of sale on a levy exceeding £20	on the three days before the sale. (B.A. 1883, sec. 145.)
notice of application for private sale	four days before application. (R.S.C. Order 43, Rule 10.)
on application to issue execution on a judgment entered as a condition of discharge, Official Receiver or trustee to give the debtor	eight days' notice. (Rule 243.)
First Meeting of Creditors,	see under "Meetings."

Time Table of some of the Principal Matters in connection with Bankruptcy 55 and Deeds of Arrangement (continued).

Fraudulent Preference, the time within which the payment or other fraudulent preference must have been made to render it void against the trustee is	three months before the petition. (B.A. 1883, sec. 48.)
Interim Receiver may be appointed	after the petition and after deposit of the security to cover expenses. (B.A. 1883, sec. 10, and Rule 172.)
Meetings of Creditors, first meeting, time for	not later than fourteen days after the receiving order unless the Court for special reason postpones it to a later date. (B.A. 1883, sec. 5 and sch. I. (1).)
first meeting, notice of	seven days' notice in <i>Gazette</i> and in a local paper, and as soon as practicable a notice to each creditor. (B.A. 1883, sch. I. (2) and (3).) To debtor: three days' notice. (Rule 249.)
meeting to consider an arrangement	before public examination is concluded, if possible. (B.A. 1890, sec. 3.)
time for meeting called at the request of one-sixth in value of creditors	within fourteen days of the request. (B.A. 1890, sec. 18.)
notice of meetings other than the first	three days at least. (Rule 251.)
notice, summoned at direction of the Court	each creditor to have notice of the order seven days before the meeting. (Rule 15.)
adjournment for want of a quorum	to the same day in the following week or to any other day named by the chairman not less than seven nor more than twenty-one days off. (B.A. 1883, sch. I. (24).)
Motion, service of notice on opposite party	eight days at least, unless by leave of Court. (Rule 29.)
service of affidavit by respondent	two days at least before the hearing. (Rule 30.)
filing affidavit by either party	not later than the day before the hearing. (Rule 34.)
Mutual Credits, Debts, and Dealings, date as at which account is to be taken	receiving order or notice of an available act of bankruptcy. (B.A. 1883, sec. 38.)
Payment into Bank,	see ante, under "Bank."
Petition, when must be presented	within three months of the act of bankruptcy on which it is founded. (B.A. 1883, sec. 6.)
length of residence within the London Bankruptcy District required to give jurisdiction to the High Court	the greater part of the six months preceding the petition, or a longer residence during those six months in the London district than elsewhere. (B.A. 1883, sec. 95.)



time for hearing the petition	eight days after service in ordinary cases. (Rule 157.)
notice of opposition to Court and creditor by debtor	three days before the hearing. (Rule 160.)
Preferential Debts, parochial and local rates are preferential if become due	within twelve months before receiving order. (Preferential Payments Act 1888.)
assessed, land, property, income tax assessed up to	the 5th April next before the date of receiving order and not exceeding a year. ( <i>Ibid.</i> )
clerk or servant's salary	for services rendered during the four months just before the receiving order. ( <i>Ibid.</i> )
labourer or servant's wages	for services rendered during the two months just before the receiving order. ( <i>Ibid.</i> )
Private Arrangements, trustee to send account to the Board of Trade	in January. (B.A. 1890, sec. 25.)
arrangement liable to be upset by petition presented within	three months.
Proof of Debts, for use at first meeting to be lodged	at the specified time; not earlier than noon on the day but one before, nor later than noon on the day before. (Rule 22.)
for use at an adjournment of the first meeting (unless lodged for the original meeting)	at least 24 hours before the adjourned meeting. (Rule 22a.)
general time for proving	as soon as may be. (B.A. 1883, Sch. II. (1).)
admission or rejection of, when no notice of intention to declare dividend has been given	twenty-eight days of receiving the proof. (Rule 228.)
do. when notice of intention to declare dividend has been given	Official Receiver has fourteen days for this, trustee seven days. (Rules 227 (a) and 228.)
appeal from rejection	twenty-one days. (Rule 230.)
when notice of intention to declare dividend has been given	seven days. (Rule 232 (2).)
time to be given for proof to creditors if trustee about to declare a dividend	at least fourteen days. (Rule 232 (1).)

to be filed with the Court if appeal pending	within three days of receiving notice of appeal. (Rule 226.)
to be filed if admitted or rejected	on the first of each month. (Rule 225.)
Proxies, to be filed for use at a meeting	not later than 4 o'clock on the day before the meeting. (Rule 245 (2).)
Public Examination, time for	as soon as may be after the expiration of the time for submitting the statement of affairs. (B.A. 1883, sec. 17.)
after postponement <i>sine die</i> , to be advertised in <i>London Gazette</i> and the local paper	seven days before the meeting. (Rule 189.)
conclusion	when Court thinks fit, but not before the day appointed for the first meeting (B.A. 1883, sec. 17.)
Receiving Order, to be made on debtor's petition	at once. (B.A. 1883, sec. 8.)
to be made on creditor's petition	after the hearing. ( <i>Ibid.</i> , sec. 7.)
notice to Official Receiver of application to rescind	seven days. (Rule 184a.)
Record Book, submitted to the committee of inspection	every three months at least. (Rule 287.)
Re-direction of the Debtor's Letters, period for which Court may order this	not exceeding three months. (B.A. 1883, sec. 26.)
Secured Creditor, trustee may redeem after creditor votes at creditor's assessed value with an addition of 20 per cent.	within twenty-eight days. (B.A. 1883, Sch. I. (12).)
trustee may redeem at creditor's assessed value	at any time other than above. (B.A. 1883, Sch. II. (12).)
trustee may redeem after written notice from creditor requiring him to say whether he will or will not redeem, only	within six months. ( <i>Ibid.</i> )
Settlements (B.A. 1883, sec. 47) are valid against the trustee if made over	ten years back.
are valid in certain cases only if made under	two years before the bankruptcy.

are invalid—unless made *two years* before the bankruptcy.  
*bona fide* and for value,  
 or are ante-nuptial and  
 in consideration of  
 marriage, or are post-  
 nuptial and in favour of  
 the wife or children and  
 deal with the wife's prop-  
 erty—if not made at  
 least

**Statement of Affairs,** to be submitted by debtor against whom receiving order is made on a creditor's petition within *seven days* after the order. (B.A. 1883, sec. 16.)

when receiving order made on his own petition within *three days* after the order. (*Ibid.*)

**Taxation,** solicitors, accountants, brokers, etc., to bring in their bills to taxation on request of trustee within *seven days* of the request, unless Court extends the time. (B.A. 1883, sec. 73 (4).)

notice to trustee of any appointment to tax *seven days* at least. (Rule 120.)

lodgment of bill with trustee or Official Receiver *three clear days* before appointment to tax. (Rule 121.)

sheriff's costs deducted off proceeds of execution, to be brought in for taxation on request of trustee within *seven days* from date of request. (Rule 119.)

**Trustee, appointment by Board of Trade** if creditors do not appoint within *four weeks* of adjudication, save where an arrangement is in negotiation, in which case the creditors may appoint within *seven days* of the close of the attempt to arrange. (B.A. 1883, sec. 21.)

release after Board of Trade has granted it and the trustee has delivered up the books and any property to the Official Receiver. (Rule 310a.)

resignation, notice of meeting to consider *seven days* before the meeting. (Rule 304.)

vacancy filled up by Board of Trade after lapse of *three weeks*. (B.A. 1883, sec. 87.)

**Unclaimed Dividends and Undistributed Moneys,** to be paid into the Bankruptcy Estates Account within *six months* of distributing the dividend, or forthwith after the declaration of a final dividend. (B.A. 1883, sec. 162.)

TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES.

English	French	German	Spanish	Italian	Portuguese	Dutch	Russian	Danish	Swedish
1 One	Un	Eins	Uno	Uno	Um (M) Uma (F)	Eenen	Один	Een	En
2 Two	Deux	Zwei	Dos	Due	Dous, dous	Twee	Два	To	Twa
3 Three	Trois	Drei	Tres	Tre	Tres, tres	Drie	Три	Tre	Tre
4 Four	Quatre	Vier	Cuatro	Quattro	Quatro	Vier	Четыре	Fire	Fyra
5 Five	Cinq	Fünf	Cinco	Cinque	Cinco	Zes	Пять	Fem	Fem
6 Six	Six	Sechs	Ses	Ses	Ses	Zes	Шесть	Sju	Sju
7 Seven	Sept	Sieben	Siete	Sette	Sete	Zeven	Семь	Syv	Sju
8 Eight	Huit	Acht	Ocho	Otto	Oito, Otto	Acht	Восемь	Aatte	Atta
9 Nine	Nuit	Neun	Nueve	Nove	Nove	Negen	Девять	Ti	Ti
10 Ten	Dix	Zehn	Diez	Dieci	Dez	Tien	Десять	Elleve	Elleve
11 Eleven	Onze	Elf	Once	Undici	Onze	Elf	Одиннадцать	Tolv	Tolv
12 Twelve	Doze	Zwölf	Doce	Dodici	Doze	Twaalf	Двадцать	Tretten	Tretton
13 Thirteen	Treize	Dreizehn	Trece	Tredici	Trêze	Dertien	Тридцать	Fjorten	Fjorton
14 Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Четирьдцать	Femten	Femton
15 Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vijftien	Пятнадцать	Sexten	Sexton
16 Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezette	Zestien	Шестнадцать	Syften	Sjutton
17 Seventeen	Dis-sept	Siebzehn	Diez y siete	Diciassette	Dezette	Achttien	Семнадцать	Åtten	Åtton
18 Eighteen	Dis-huit	Achtzehn	Diez y ocho	Diciotto	Dezotto		Восемнадцать		
19 Nineteen	Dis-neuf	Neunzehn	Diez y nueve	Diciannove	Dezanove	Negentien	Девятнадцать	Nitten	Nittion
20 Twenty	Vingt	Zwanzig	Veinte	Venti	Vinte	Twintig	Двадцать	Tyve	Tyugu
21 Twenty-one	Vingt-et-un	Ein und zwanzig	Veinte y uno	Venti uno	Vinte e um	Eneuf	Двадцать один	En og Tyve	Tygu
30 Thirty	Trente	Dreissig	Treinta	Trenta	Trinta	Derig	Тридцать	Tredve	Tredio
40 Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Сорок	Fyrtve	Fyrtio
50 Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Vijftig	Пятьдесят	Halvtres	Femtio
60 Sixty	Soixante	Sechzig	Sesenta	Sessanta	Sessenta	Zestig	Шестьдесят	Tresindstyve	Sextio
70 Seventy	Seventy	Siebzzig	Setenta	Settanta	Setenta	Zeventig	Семьдесят	Halvfjerds	Sjuttio
80 Eighty	Quatre-vingt	achtzig	Ochenta	Ottanta	Oventa	Tachtig	Восемьдесят	Fjerds	Åttio
90 Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Девяносто	Halvfjerds	Nittio
100 Hundred	Cent	Hundert	Ciento	Cento	Cam	Hondred	Сто	Hundrede	Hundrade
1000 Thousand	Mille	Tausend	Mil	Mille	Mil	Dulzend	Тысяч	Tusinde	Tusende
10000 Ten thousand	Dix mille	Zehntausend	Diez mil	Dieci mila	Diez mil	Dag	Десять тысяч	Dage	Dage
100000 Hundred thousand	Cent mille	Hunderttausend	Cien mil	Cento mila	Cem mil	Uged	Сто тысяч	Uged	Uged
1000000 Million	Un million	Eine Million	Un millón	Un milione	Anno	Maaned	Миллион	Miaaned	Maaned
Year	Année	Jahr	Año	Anno	Presentano	Op vertoon	Год	År	År
On demand	A presentation	Nach Sicht, or, bei Vorzeigung	A la vista	A presenta- zione	A presenta- zione	Op sight a	По предьявлению	År	År
At sight	A vue	Nach Sicht	A la vista	A vista	A vista	Dagen na zigt	По предъявлении	År	År
After date	Nach Datum	Nach Datum	A la vista	Dopo data	A la vista	Op sight a	После даты	År	År
Pay to the order	Payer à l'ordre	Für mich, or, uns an die Ordre	A la orden	Pagare al l'or- dine	Pagare a l'or- dine	Voor my aan te betalen	На имя	År	År
I promise to pay	Je payerai	Werde ich, or, werden wir bezahlen	Pagare	Prometto di pagare	Pagare	Ik neem aan te betalen	Я обязуюсь	År	År
With interest	Avec intérêts	Mit Zinsen	Con interes	Con interesse	Con interesse	Met interest	С процентами	År	År

## DAY TABLE.

To Find the Number of Days, from any Day of any one Month to the same Day of any other Month.

From	Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
To January .. ..	865	834	806	275	245	214	184	153	122	92	61	31
February .. ..	81	865	837	806	276	245	215	184	153	123	92	62
March .. ..	50	28	865	834	804	273	243	212	181	151	120	90
April .. ..	90	69	81	865	835	804	274	243	212	183	151	121
May .. ..	120	99	61	80	865	834	804	273	242	212	181	151
June .. ..	151	120	92	61	81	865	835	804	273	243	212	182
July .. ..	181	150	122	91	61	80	865	834	808	273	242	212
August .. ..	212	181	153	122	92	61	81	865	834	804	273	243
September .. ..	243	212	184	153	123	92	62	81	865	835	804	274
October .. ..	273	242	214	182	153	122	92	61	80	865	834	804
November .. ..	304	273	245	214	184	153	123	92	61	81	865	835
December .. ..	334	303	275	244	214	183	153	122	91	61	80	865

EXAMPLE.—What is the number of days from 10th October to 10th July?  
Look in the upper line for October, let your eye descend down that column till you come opposite to July, and you will find 273 days, the exact number of days required.

Again, Required the number of days from 16th February to 14th August?  
Under February, and opposite to August, is .. 181 days  
From which subtract the difference between 14 and 16 .. 2 days

The exact number of days required is .. 179 days.

N.B.—In Leap Year, if the last day of February comes between, add one day to the number in the Table.

## Arithmetical Time-Saving Rules, etc.

1. To multiply 2 figures by 11, place the sum of the figures between the figures—thus  $45 \times 11 = 495$ .  
2. To multiply 2 numbers containing tens and units together when the tens are alike, and the sum of the units is ten, e.g.,  $46 \times 44$  or  $97 \times 93$ —multiply the units together—add one to one of the tens, and multiply, e.g. :—

97	
93	
— 9,021	
876,984	876,984
1,507,986	1,507,986
15,456,844	89,206,896

we first multiply by 8 in each case, and then multiply that product by 4 (which is equivalent to multiplying the original number by 32). In multiplying by 8 in each case, we put the first figure of the product under the 8, and in multiplying by 4 (32) place the first figure of the product under the 2 of the 82.  
4. Any number is divisible by 2 or 5, if the last figure is divisible by 2 or 5; it is divisible by 4 or 25 if the last 2 figures are divisible by 4 or 25; it is divisible by 8 or 125, if the last 3 figures are divisible by 8 or 125.

5. Any number is divisible by 3 or by 9, if the sum of its figures is divisible by 3 or by 9.  
6. The decimals equivalent to one seventh, two sevenths, three sevenths, four sevenths, five sevenths, and six sevenths, each contain the same series of figures, and are respectively, .142857, .285714, .428571, .571428, .714285, and .857142.

7. To multiply by 5, add one 0, and divide by 2; to multiply by 15 do the same, and then add quotient to dividend. To multiply by 25 add 2 0's, and divide by 4. To multiply by 75, do the same, and then subtract the quotient from the dividend.

8. To find the price of an article in shillings when the price per pound in shillings is known. Deduct one fourth from the price in shillings, and it gives the price in pence per ounce.

9. To find approximately the price per pound when price per cwt. is given in shillings. Divide the price per cwt. in shillings by 9, and it will give the price in pence per lb.

10. To find price in pence per lb. when price per ton in £ is given. Divide the price in £ by 9, and it gives the price per lb. in pence nearly exact.

11. To find the price of a number of articles as 120, when the price of one is given, it is easier when the price is an aliquot part of a pound, a shilling, or a penny, to divide and obtain the result in pounds, shillings and pence—thus 120 articles at 10s. = (£ 12); 6s. 8d. = (£ 8); 5s. = (£ 6); 4s. = (£ 5); 3s. 4d. = (£ 4); 1s. 6d. = (£ 2) is found by dividing 120 by 2, 3, 4, 5, 6, and 12 successively.—E. P. Cyclopaedia.

## ANNUITY TABLE.

Present Value of £100 per annum payable during the Life of a Person aged from 20 to 73, valuing Money at 3 per cent.

Age.	Value.	Age.	Value.
Years.	£ s. d.	Years.	£ s. d.
20	2185 11 3	47	1496 14 10
21	2167 14 10	48	1462 8 5
22	2148 17 9	49	1427 6 3
23	2121 8 10	50	1391 7 7
24	2109 7 7	51	1354 19 2
25	2088 13 7	52	1318 10 0
26	2067 16 10	53	1281 19 2
27	2046 5 7	54	1245 14 7
28	2024 1 0	55	1209 0 3
29	2001 2 3	56	1171 15 3
30	1977 8 4	57	1134 15 0
31	1953 8 10	58	1098 8 4
32	1928 13 6	59	1062 8 0
33	1903 11 11	60	1027 3 10
34	1878 1 11	61	992 7 0
35	1852 5 6	62	957 5 5
36	1825 13 8	63	921 9 7
37	1798 9 3	64	885 7 10
38	1770 18 9	65	848 19 10
39	1743 7 0	66	813 10 7
40	1715 7 0	67	779 3 0
41	1686 7 10	68	745 6 3
42	1656 18 0	69	712 3 5
43	1626 9 6	70	680 7 10
44	1594 17 11	71	648 12 10
45	1562 14 6	72	617 0 7
46	1530 6 0	73	585 15 7

## Table for Calculating Salaries and Wages.

Year.	Pr. mth.	Pr. wk.	Pr. day.	Pr. wk.	Pr. day.
1	1	1	1	1	1
2	2	2	2	2	2
3	3	3	3	3	3
4	4	4	4	4	4
5	5	5	5	5	5
6	6	6	6	6	6
7	7	7	7	7	7
8	8	8	8	8	8
9	9	9	9	9	9
10	10	10	10	10	10
11	11	11	11	11	11
12	12	12	12	12	12
13	13	13	13	13	13
14	14	14	14	14	14
15	15	15	15	15	15
16	16	16	16	16	16
17	17	17	17	17	17
18	18	18	18	18	18
19	19	19	19	19	19
20	20	20	20	20	20
21	21	21	21	21	21
22	22	22	22	22	22
23	23	23	23	23	23
24	24	24	24	24	24
25	25	25	25	25	25
26	26	26	26	26	26
27	27	27	27	27	27
28	28	28	28	28	28
29	29	29	29	29	29
30	30	30	30	30	30

## RYDE'S SCALE OF SURVEYOR'S FEES UNDER COMPENSATION.

Amount of Valuation.	Fee	Amount of Valuation.	Fee	Amount of Valuation.	Fee
£	Gns	£	Gns	£	Gns
100	5	3,000	28	6,800	74
200	7	3,200	29	7,000	48
300	9	3,400	30	7,200	49
400	11	3,600	31	7,400	50
500	13	3,800	32	7,600	51
600	14	4,000	33	7,800	52
700	15	4,200	34	8,000	53
800	16	4,400	35	8,200	54
900	17	4,600	36	8,400	55
1,000	18	4,800	37	8,600	56
1,200	19	5,000	38	8,800	57
1,400	20	5,200	39	9,000	58
1,600	21	5,400	40	9,200	59
1,800	22	5,600	41	9,400	60
2,000	23	5,800	42	9,600	61
2,200	24	6,000	43	9,800	62
2,400	25	6,200	44	10,000	63
2,600	26	6,400	45	11,000	68
2,800	27	6,600	46	12,000	73

The fee is exclusive of the charges for attendance and expenses.

## VALUE OF A LEASE.

Per £100 clear Annual Rental.

Years.	Value.	Years.	Value.
1	£ 97	31	£ 1769
2	189	32	1737
3	278	33	1815
4	363	34	1941
5	445	35	1866
6	524	36	1891
7	600	37	1914
8	673	38	1937
9	744	39	1958
10	811	40	1979
11	876	41	1999
12	939	42	2019
13	999	43	2037
14	1056	44	2055
15	1112	45	2072
16	1165	46	2088
17	1217	47	2104
18	1266	48	2120
19	1313	49	2134
20	1359	50	2148
21	1403	55	2211
22	1445	60	2262
23	1486	65	2305
24	1526	70	2339
25	1562	75	2368
26	1598	80	2392
27	1633	85	2411
28	1666	90	2427
29	1698	95	2440
30	1729	100	2450

EXAMPLE.—Required the value of a lease of property yielding an annual rental of £300, and having 25 years to run. By the table £100 is worth £1,562. £300 is therefore worth £4,686.

**FOREIGN MONIES AND ENGLISH EQUIVALENTS.**

[illegible]

## Foreign Moneys Table—continued.

EXPLANATORY NOTES. — France, Belgium, Italy, Greece, and Switzerland constitute what is known as the "Latin" Union, and their coins are alike in weight and fineness, occasionally differing, however, in name. The same system has been in part adopted by Spain, Servia, Bulgaria, Russia, Finland and Roumania, but they have not joined the Union. France and centimes of France, Belgium, and Switzerland are respectively designated lire and centesimi in Italy; drachmai and lepta in Greece; dinars and paras in Servia; pesetas and centimos in Spain; leys and banis in Roumania; levas and stotinkis in Bulgaria. Similarly the Scandinavian countries, Norway, Sweden, and Denmark, employ coins of the same weight and fineness, their names being also alike. The venezolano (of 10 decimos) of Venezuela and the sol (of 10 dineros) of Peru are alike interchangeable, as also are the peso of Chili, Colombia, and Uruguay.

In all British colonies, English money of every denomination is current. The exchange value of the money of those countries indicated by (a) is determined by the rate of exchange for the day, and may be taken as approximately that given in the last column. The rate given in the daily papers generally represents the number of the standard coins (those printed in italics) that are equivalent to one sovereign. The Spanish rate is given in terms of the old dollar (= 2 escudos). The value of other silver coins is approximately determined by the market value of silver, and must therefore be sought in one of the columns headed "Intrinsic Value with Silver at per Ounce." The exchange value of the rupee depends on the rate for "India Council Bills." In all "bi-metallic" countries pure gold is taken as being worth  $1\frac{1}{2}$  times its weight of pure silver. This proportion corresponds to giving standard silver a constant value of 603d., as in the last column of the table.—*Whittaker's Almanack.*

**CONSOLS.**

Table showing the Average Monthly Price of 3 per cent. Consols, and also Yearly Average, 1870—1888.

MONTHS.	1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888
January...	93	92	91	92	92	93	93	94	95	94	93	93	94	101	101	99	99	100	101
February...	92	91	92	92	92	93	94	94	95	95	96	96	97	102	101	99	100	100	102
March...	92	92	92	92	92	93	94	95	96	96	96	97	98	102	101	99	100	101	102
April...	93	92	93	93	92	94	94	95	96	96	96	97	98	103	101	96	100	102	102
May...	94	93	93	93	93	94	96	96	96	96	96	97	98	101	101	98	101	103	103
June...	92	92	92	92	92	93	94	94	95	97	96	96	97	100	100	98	101	102	101
July...	91	92	92	92	92	94	94	94	95	96	96	97	98	101	100	99	101	101	101
August...	90	93	92	92	92	94	96	96	96	97	97	98	99	100	100	100	101	101	101
September...	92	92	92	92	92	94	94	95	96	96	97	99	99	100	100	99	100	101	101
October...	92	92	92	92	92	94	94	95	96	96	96	98	101	101	100	100	100	101	100
November...	92	93	92	92	92	94	95	96	96	96	96	98	100	102	100	100	100	101	100
December...	91	92	91	92	91	93	94	94	94	95	96	97	98	100	99	98	101	101	100
Average for the Year.	92	92	92	92	92	93	95	95	95	97	98	98	100	100	101	99	100	101	101



### Auctioneers' Surveyors' and House Agents' Regulations, &c.

The following is the scale usually charged by respectable houses for:—Survey with plain plan, 100 acres and under, by arrangement, according to work required. Over 100 acres, 2s. per acre and expenses; if with finished map according to amount of embellishment.

Valuation to fix rent—5 per cent. on first £200, and 2½ per cent. on remainder of one year's rent value and expenses.

Timber valuation 5 per cent. on first £100, and 2½ per cent. on the excess and out-of-pocket expenses.

Cropping 5 per cent. up to £100, and 2½ per cent. on the excess and out-of-pocket expenses.

Valuation for probate 2 per cent. on first £500, and 1½ per cent. on the excess and out-of-pocket expenses.

Valuation of land 6d. per acre, and out-of-pocket expenses. No fee less than 5 guineas.

For the sale of freehold, leasehold, and copyhold houses and estates, ground leases, policies of insurance, reversions and other property by private contract—5 per cent. on first £100 and 2½ per cent. on the excess; also in addition, the usual commission for fixtures, furniture, and effects.

For the sale of the same by auction—2½ per cent. on the amount realised at the sale and out-of-pocket expenses, or one per cent. on the reserve and expenses, in the event of no sale being effected.

For the sale of Furniture, &c., by auction—5 per cent. on the amount realised and out-of-pocket expenses; 5 per cent. valuation of furniture fixtures, stock-in-trade and general effects.

For letting unfurnished houses or disposing of leases—5 per cent. on first year's rent, and same charge on any money that may be paid as premium, and for fixtures, furniture, goodwill &c. Should the tenant afterwards purchase

the commission as above for selling will be less the commission for letting.

For letting furnished houses—5 per cent. as the rent payable for 1 year. If let for a longer period, 2½ per cent. on remainder of term.

For taking inventories and examining same— from one guinea, according to length.

For letting building land and brick earth—5 per cent. on every year's rent, extra for checking royalty.

Valuation for mortgage, sale or purchase—1 per cent. and out-of-pocket expenses on first £1,000, and 2 per cent. on all above that sum upon the full amount of valuation.

For negotiating the purchase of estates houses, and ground leases—1 per cent. on amount of purchase money and out-of-pocket expenses. For negotiating the taking of houses, half the above scale for letting and expenses.

Making schedule of fixtures to attach to lease—from 1 to 4 guineas, or about 8 guineas per day.

For making schedule of dilapidations, and serving notices to repair—from 2 to 5 guineas per day. For settling amount of dilapidations—5 per cent. on amount and out-of-pocket expenses.

Railway, School Board, Corporation, Board of Works, and other compensations.

#### AMOUNT OF AWARD.

£1,000	fee 18 s.	£5,000	fee 38 s.
1,200	.. 19 "	6,000	.. 43 "
1,400	.. 20 "	7,000	.. 48 "
1,600	.. 21 "	8,000	.. 53 "
1,800	.. 22 "	9,000	.. 58 "
2,000	.. 23 "	10,000	.. 63 "
2,200	.. 24 "	12,000	.. 73 "

No fee less than 7 guineas, and a fee of 8 guineas per day for attendance in London before jury or arbitrator.

Management of estates, including collection of rents—Tithe rent charges, ground rents, &c. from 5 to 8 per cent., cottage property 10 per cent.

### DISCOUNT TABLE.

Any day	At 2 p. cent.	At 2½ p. cent.	At 3 p. cent.	At 4 p. cent.	At 5 p. cent.	At 6 p. cent.
1 day	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
10 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
11 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
13 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
14 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
15 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
16 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
17 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
18 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
19 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
20 days	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

### Day Table (for Calculations as to Interest).

Showing the Number of Days from any Day in one Month to the same Day in any other Month.

From	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
January	0	31	59	89	119	148	178	208	238	268	298	328
February	31	0	29	59	89	119	148	178	208	238	268	298
March	59	29	0	30	60	90	120	150	180	210	240	270
April	89	59	30	0	31	61	91	121	151	181	211	241
May	119	89	60	31	0	32	62	92	122	152	182	212
June	148	119	90	61	32	0	33	63	93	123	153	183
July	178	148	120	91	62	33	0	34	64	94	124	154
August	208	178	150	121	92	63	34	0	35	65	95	125
September	238	208	180	151	122	93	64	35	0	36	96	126
October	268	238	210	181	152	123	94	65	36	0	97	127
November	298	268	240	211	182	153	124	95	37	98	0	128
December	328	298	270	241	183	154	125	96	38	99	129	0

\* In Leap Year add one, when the last day of February is included in the calculation.

### PAWNBROKERS' REGULATIONS.

For the TICKET on goods pledged for 10s. or less..... 1d.

On goods pledged for more than 10s..... 1d.

For INTEREST on pledges not exceeding 40s., for every 2s. or part of 2s. per month. 1d.

And after the first month any time not exceeding 14 days to be charged as half a month.

On pledges exceeding 40s. for every half-crown, or part of half-crown, per month.. 1d.

FORFEITURE.—Pledges for 10s. and under must be redeemed within twelve calendar months and seven days from the date of pledging. At the end of that time they become the property of the pawnbroker.

Pledges above 10s., if not redeemed within twelve calendar months and seven days from the day of pledging, may be sold by auction by the pawnbroker, but may be redeemed at any time before the day of sale.

Within three years after sale the pawnmer may inspect the account of the sale in the pawnbroker's books on payment of one penny, and receive any surplus produced by the sale. But default on sale of one pledge may be set off by the pawnbroker against surplus on another.

If any pledge is destroyed or damaged by fire, the pawnbroker will be bound to pay the value of the pledge after deducting the amount of the loan and profit—such value to be the amount of the loan and profit and 25 per cent. on the amount of the loan.

If any ticket is lost, mislaid, or stolen, the pawnmer should at once apply to the pawnbroker for a form of declaration to be made before a magistrate, or the pawnbroker will be bound to deliver the pledge to any person who produces the ticket to him and claims to redeem the same.

Where the loan is 5s. or under, the charge on form of declaration is one half-penny. When the loan is above 5s., one penny.

SPECIAL CONTRACTS.—A pawnbroker may make a special contract with a pawnmer in respect of a pledge on which the pawnbroker makes a loan of above 40s., provided always that—

(1) The pawnbroker at the time of the pawning, shall deliver to the pawnmer a special contract pawn-ticket signed by the pawnbroker.

(2) The duplicate of the special contract pawn-ticket shall be signed by the pawnmer.

The pawnbroker may also charge—For ticket, profit per calendar month, for storage of the pledge, and payment to inspect account of sale, such sums and rates as may be agreed upon between the pawnbroker and the pawnmer at the time of making the contract.

After the first calendar month any time not exceeding fourteen days will be charged as half a month, and any time exceeding fourteen days and not more than one month will be charged as one month.

The charge for storage of the pledge will be per calendar month, or any part of a month in addition to the charges above mentioned.

Pledges may be pawned under special contract for a period of not less than three months.

In all other respects pledges under special contract are subjected to the same rules as to sale by auction, inspection of account of sale, payment of surplus produced by sale, and loss of ticket, as are set forth above in the case of ordinary pledges for more than 10s.

### INTEREST READY RECKONER.

For any amount at 2½, 3, 4, and 5 per cent. for any number of days.

TO FIND THE INTEREST OF ANY SUM.—Multiply that sum by the number of days, and find the value of the product from the following table.

EXAMPLE.—Required the Interest on £200 for 10 days at 2½, 3, 4, and 5 per cent. respectively, 200 x 10 = 2,000. The product 2,000 on the Table is found to value 2s. 8½d., 3s. 8½d., 4s. 4½d., 5s. 5½d.

Pro-ducts.	2½%	3%	4%	5%
100	2s. 8½d.	3s. 8½d.	4s. 4½d.	5s. 5½d.
200	5s. 5½d.	7s. 7½d.	8s. 8½d.	10s. 11½d.
300	8s. 8½d.	11s. 11½d.	14s. 14½d.	17s. 17½d.
400	11s. 11½d.	15s. 15½d.	19s. 19½d.	23s. 23½d.
500	14s. 14½d.	19s. 19½d.	24s. 24½d.	29s. 29½d.
600	17s. 17½d.	23s. 23½d.	29s. 29½d.	35s. 35½d.
700	20s. 20½d.	27s. 27½d.	34s. 34½d.	41s. 41½d.
800	23s. 23½d.	31s. 31½d.	39s. 39½d.	47s. 47½d.
900	26s. 26½d.	35s. 35½d.	44s. 44½d.	53s. 53½d.
1000	29s. 29½d.	39s. 39½d.	49s. 49½d.	59s. 59½d.
2000	58s. 58½d.	78s. 78½d.	98s. 98½d.	118s. 118½d.
3000	87s. 87½d.	117s. 117½d.	147s. 147½d.	177s. 177½d.
4000	116s. 116½d.	156s. 156½d.	196s. 196½d.	236s. 236½d.
5000	145s. 145½d.	195s. 195½d.	245s. 245½d.	295s. 295½d.
6000	174s. 174½d.	234s. 234½d.	294s. 294½d.	354s. 354½d.
7000	203s. 203½d.	273s. 273½d.	343s. 343½d.	413s. 413½d.
8000	232s. 232½d.	312s. 312½d.	392s. 392½d.	472s. 472½d.
9000	261s. 261½d.	351s. 351½d.	441s. 441½d.	531s. 531½d.
10000	290s. 290½d.	390s. 390½d.	490s. 490½d.	590s. 590½d.
20000	580s. 580½d.	780s. 780½d.	980s. 980½d.	1180s. 1180½d.
30000	870s. 870½d.	1170s. 1170½d.	1470s. 1470½d.	1770s. 1770½d.
40000	1160s. 1160½d.	1560s. 1560½d.	1960s. 1960½d.	2360s. 2360½d.
50000	1450s. 1450½d.	1950s. 1950½d.	2450s. 2450½d.	2950s. 2950½d.
60000	1740s. 1740½d.	2340s. 2340½d.	2940s. 2940½d.	3540s. 3540½d.
70000	2030s. 2030½d.	2730s. 2730½d.	3430s. 3430½d.	4130s. 4130½d.
80000	2320s. 2320½d.	3120s. 3120½d.	3920s. 3920½d.	4720s. 4720½d.
90000	2610s. 2610½d.	3510s. 3510½d.	4410s. 4410½d.	5310s. 5310½d.
100000	2900s. 2900½d.	3900s. 3900½d.	4900s. 4900½d.	5900s. 5900½d.



## INTEREST TABLES.

The following shows the interest on £100 for the days mentioned in the first column at the respective rates given in the other columns.

No. of Days.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.
1	0 12	0 24	0 36	0 48	0 60
2	0 24	0 48	0 72	0 96	0 120
3	0 36	0 72	0 108	0 144	0 180
4	0 48	0 96	0 144	0 192	0 240
5	0 60	0 120	0 180	0 240	0 300
6	0 72	0 144	0 216	0 288	0 360
7	0 84	0 168	0 252	0 336	0 420
8	0 96	0 192	0 288	0 384	0 480
9	1 08	0 216	0 324	0 432	0 540
10	1 20	0 240	0 360	0 480	0 600
11	1 32	0 264	0 396	0 528	0 660
12	1 44	0 288	0 432	0 576	0 720
13	1 56	0 312	0 468	0 624	0 780
14	2 08	0 336	0 504	0 672	0 840
15	2 20	0 360	0 540	0 720	0 900
16	2 32	0 384	0 576	0 768	0 960
17	2 44	0 408	0 612	0 816	1 020
18	2 56	0 432	0 648	0 864	1 080
19	3 08	0 456	0 684	0 912	1 140
20	3 20	0 480	0 720	0 960	1 200
21	3 32	0 504	0 756	1 008	1 260
22	3 44	0 528	0 792	1 056	1 320
23	3 56	0 552	0 828	1 104	1 380
24	4 08	0 576	0 864	1 152	1 440
25	4 20	0 600	0 900	1 200	1 500
26	4 32	0 624	0 936	1 248	1 560
27	4 44	0 648	0 972	1 296	1 620
28	4 56	0 672	1 008	1 344	1 680
29	5 08	0 696	1 044	1 392	1 740
30	5 20	0 720	1 080	1 440	1 800
31	5 32	0 744	1 116	1 488	1 860
32	5 44	0 768	1 152	1 536	1 920
33	5 56	0 792	1 188	1 584	1 980
34	6 08	0 816	1 224	1 632	2 040
35	6 20	0 840	1 260	1 680	2 100
36	6 32	0 864	1 296	1 728	2 160
37	6 44	0 888	1 332	1 776	2 220
38	6 56	0 912	1 368	1 824	2 280
39	7 08	0 936	1 404	1 872	2 340
40	7 20	0 960	1 440	1 920	2 400
41	7 32	0 984	1 476	1 968	2 460
42	7 44	1 008	1 512	2 016	2 520
43	7 56	1 032	1 548	2 064	2 580
44	8 08	1 056	1 584	2 112	2 640
45	8 20	1 080	1 620	2 160	2 700
46	8 32	1 104	1 656	2 208	2 760
47	8 44	1 128	1 692	2 256	2 820
48	8 56	1 152	1 728	2 304	2 880
49	9 08	1 176	1 764	2 352	2 940
50	9 20	1 200	1 800	2 400	3 000
51	9 32	1 224	1 836	2 448	3 060
52	9 44	1 248	1 872	2 496	3 120
53	9 56	1 272	1 908	2 544	3 180
54	10 08	1 296	1 944	2 592	3 240
55	10 20	1 320	1 980	2 640	3 300
56	10 32	1 344	2 016	2 688	3 360
57	10 44	1 368	2 052	2 736	3 420
58	10 56	1 392	2 088	2 784	3 480
59	11 08	1 416	2 124	2 832	3 540
60	11 20	1 440	2 160	2 880	3 600
61	11 32	1 464	2 196	2 928	3 660
62	11 44	1 488	2 232	2 976	3 720
63	11 56	1 512	2 268	3 024	3 780
64	12 08	1 536	2 304	3 072	3 840
65	12 20	1 560	2 340	3 120	3 900
66	12 32	1 584	2 376	3 168	3 960
67	12 44	1 608	2 412	3 216	4 020
68	12 56	1 632	2 448	3 264	4 080
69	13 08	1 656	2 484	3 312	4 140
70	13 20	1 680	2 520	3 360	4 200
71	13 32	1 704	2 556	3 408	4 260
72	13 44	1 728	2 592	3 456	4 320
73	13 56	1 752	2 628	3 504	4 380
74	14 08	1 776	2 664	3 552	4 440
75	14 20	1 800	2 700	3 600	4 500
76	14 32	1 824	2 736	3 648	4 560
77	14 44	1 848	2 772	3 696	4 620
78	14 56	1 872	2 808	3 744	4 680
79	15 08	1 896	2 844	3 792	4 740
80	15 20	1 920	2 880	3 840	4 800
81	15 32	1 944	2 916	3 888	4 860
82	15 44	1 968	2 952	3 936	4 920
83	15 56	1 992	2 988	3 984	4 980
84	16 08	2 016	3 024	4 032	5 040
85	16 20	2 040	3 060	4 080	5 100
86	16 32	2 064	3 096	4 128	5 160
87	16 44	2 088	3 132	4 176	5 220
88	16 56	2 112	3 168	4 224	5 280
89	17 08	2 136	3 204	4 272	5 340
90	17 20	2 160	3 240	4 320	5 400
91	17 32	2 184	3 276	4 368	5 460
92	17 44	2 208	3 312	4 416	5 520
93	17 56	2 232	3 348	4 464	5 580
94	18 08	2 256	3 384	4 512	5 640
95	18 20	2 280	3 420	4 560	5 700
96	18 32	2 304	3 456	4 608	5 760
97	18 44	2 328	3 492	4 656	5 820
98	18 56	2 352	3 528	4 704	5 880
99	19 08	2 376	3 564	4 752	5 940
100	2 400	2 400	3 600	4 800	6 000

## INTEREST TABLES.

The following gives the interest at five per cent. on the amounts stated in the several columns for the time stated in the first column.

No. of days.	£100.	£50.	£20.	£10.	£5.	£2.
100	27 5	13 8	6 2	3 1	1 5	0 6
50	13 8	6 10	3 1	1 5	0 7	3 1
40	11 0	5 6	2 4	1 1	0 5	2 4
30	8 3	4 1	1 8	0 8	0 4	1 8
20	5 6	2 9	1 0	0 5	0 3	1 0
10	2 9	1 4	0 5	0 2	0 1	0 5
5	1 4	0 7	0 2	0 1	0 0	0 2
2	0 7	0 3	0 1	0 0	0 0	0 1
1	0 3	0 1	0 0	0 0	0 0	0 0

No. of days.	47.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58.	59.	60.
100	1 11	1 11	1 11	1 11	1 11	1 11	1 11	1 11	1 11	1 11	1 11	1 11	1 11	1 11
50	0 11	0 11	0 11	0 11	0 11	0 11	0 11	0 11	0 11	0 11	0 11	0 11	0 11	0 11
40	0 9	0 9	0 9	0 9	0 9	0 9	0 9	0 9	0 9	0 9	0 9	0 9	0 9	0 9
30	0 7	0 7	0 7	0 7	0 7	0 7	0 7	0 7	0 7	0 7	0 7	0 7	0 7	0 7
20	0 5	0 5	0 5	0 5	0 5	0 5	0 5	0 5	0 5	0 5	0 5	0 5	0 5	0 5
10	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2
9	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2
8	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2
7	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2	0 2
6	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1
5	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1
4	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1
3	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1	0 1

## LONDON BANKERS.

African Banking Corporation Ltd, 43 Threadneedle st, E.C.  
 Agra Bank Ltd, 35 Nicholas lane, Lombard st, E.C.  
 Alexander, Fletcher & Co, 2 St Helen's place, E.C.  
 Alexanders & Co Ltd, 24 Lombard st, E.C.  
 Allan, T H & Co, 17 Gracechurch st, E.C.  
 Anglo-Argentine Bank Ltd, 14 Austin Friars, E.C.  
 Anglo-Austrian Bank, 31 Lombard st, E.C.  
 Anglo-Californian Bank Ltd, 18 Austin Friars, E.C.  
 Anglo-Egyptian Bank Ltd, 27 Clements lane, E.C.  
 Anglo-Foreign Banking Co Ltd, 2 Bishopsgate st Within, E.C.  
 Anglo-Italian Bank Ltd, 9 St Helen's place, E.C.  
 Armstrong & Co, 93 Bishopsgate st Within, E.C.  
 Australian Joint Stock Bank Ltd, 2 King William st, E.C.

Bank of Adelaide, 11 Leadenhall st, E.C.  
 Bank of Africa Ltd, 113 Cannon st, E.C.  
 Bank of Australasia, 4 Threadneedle st, E.C.  
 Bank of British Columbia, 60 Lombard st, E.C.  
 Bank of British North America, 3 Clements lane, E.C.  
 Bank of China and Japan Ltd, 36 Nicholas lane, E.C.  
 Bank of Egypt Ltd, 26 Old Broad st, E.C.  
 Bank of England, Threadneedle st, E.C.; Western Branch, Burlington gardens, W.; and Law Courts Branch, Fleet st, E.C.  
 Bank of Mauritius, Ltd, 10 George yard, Lombard st, E.C.  
 Bank of Montreal, 22 Abchurch lane, E.C.  
 Bank of New South Wales, 64 Old Broad st, E.C.  
 Bank of New Zealand, 1 Queen Victoria st, E.C.  
 Bank of Roumania, 7 Great Winchester st, E.C.  
 Bank of Scotland, 19 Bishopsgate st Within, E.C.  
 Bank of Tarapaca and London Ltd, 123 Bishopsgate st Within, E.C.  
 Bank of Victoria Ltd (Australia), 28 Clements lane, E.C.  
 Barclay & Co, Ltd, 54 Lombard st, E.C.; 1 Pall Mall East, S.W.; 37 Cavendish sq, W.; and 19 Fleet st, E.C.  
 Baring Brothers & Co Ltd, 8 Bishopsgate st Within, E.C.  
 Biggerstaff, W & J, 18 West Smithfield, E.C.; 6 Bank-buildings, Metropolitan Cattle Market, N.; and Foreign Cattle Market, Deptford, S.E.  
 Birkbeck Bank, 29 & 30 Southampton buildings, Chancery lane, W.C.  
 Blydenstein & Co, 53 Threadneedle st, E.C.  
 British Bank of South America Ltd, 2A Moor-gate st, E.C.  
 British Linen Company Bank, 41 Lombard st, E.C.

British Mutual Banking Co Ltd, Ludgate circus, E.C.  
 Brooks & Co, 81 Lombard st, E.C.  
 Brown, Janson & Co, 32 Abchurch la, E.C.  
 Brown, John, & Co, 25 Abchurch la, E.C.  
 Brown, Shipley & Co, Founder's court, Lothbury, E.C.  
 Burnett & Co, 123 Pall Mall, S.W.  
 Burt, Frederick, & Co, 80 Cornhill, E.C.

Capital and Counties Bank Ltd, 39 Threadneedle st, E.C.; 105 Edgware rd, W.; 25 Ludgate hill, E.C.; 35 King st, W.C.; 125 Oxford st, W.; 50 Upper St, Islington, N.; 35 Piccadilly, W.; 151 & 153 Newington Causeway; 125 High st, Shoreditch; and 89 and 90 York st, Westminster.  
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 Chartered Bank of India, Australia, and China, Hatton court, Threadneedle st, E.C.  
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 Civil Service Bank Ltd, 10 Charing Cross rd, W.C.  
 Clare & Harvey, 4 Hercules passage, Threadneedle st, E.C.

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 Cocks, Biddell & Co, 43 Charing Cross, S.W.  
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National Bank of Australasia Ltd, 123 Bishopsgate st Within, e.c.

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National Bank of Scotland Ltd, 37 Nicholas la, e.c.

National Bank of South African Republic Ltd, 73 Cornhill, e.c.

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Provincial Bank of Ireland Ltd, 8 Throgmorton avenue, e.c.

*London Bankers (continued), Royal Statistical Society, The Institute of Secretaries, The Chartered Institute of Patent Agents, London Chamber of Arbitration.* 69

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Richardson & Co, 25 Suffolk st, s.w.

Roberts, Lubbock & Co, 13 Lombard st, e.c.

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Lancashire, holden at Ormskirk and St. Helens .. .. .	" " holden at Liverpool, in circuit 6.	William Cooper and John Bellringer	F. Glittins
Cheshire, holden at Altrincham .. .. .	" " holden at Manchester, in circuit 8.	A. H. Atkinson	C. J. Dibb
Yorkshire, holden at Sedburgh .. .. .	" " holden at Oldham, circ. 5.	C. T. and F. N. Tweedale	Heaketh Booth
Lancashire, holden at Garstang, Kirkham, Lancaster and Poulton-le-Fylde .. .. .	" " holden at Preston, in circuit 1.	F. C. Hulton	T. Edleston
Lancashire, holden at Bacup .. .. .	" " holden at Rochdale, circ. 5.	J. T. Worth	H. Booth
Cheshire, holden at Runcorn .. .. .	" " holden at Warrington, circ. 7.	T. J. Ridgway	C. J. Dibb
Leicestershire, holden at Hinckley, Loughborough, Lutterworth, Market Bosworth, Market Harborough, and Melton Mowbray; and Rutlandshire, holden at Oakham and Uppingham .. .. .	Leicestershire, holden at Leicester, in circuit 20.	Thomas Ingram and R. Toller	J. G. Burgess
Lancashire, holden at Skipton and Ilkley .. .. .	Lincolnshire, holden at Boston, in circuit 17.	R. W. Staniland	R. J. Ward
Lincolnshire, holden at Barton-on-Humber .. .. .	" " holden at Great Grimsby, in circuit 17.	C. R. Stephen	A. S. Maples
Nottinghamshire, holden at East Retford; and Lincolnshire, holden at Gainsborough, Horncastle, and Market Rasen .. .. .	" " holden at Lincoln, in circuit 17.	R. A. Stephen	R. J. Ward
Essex, holden at Witham .. .. .	Middlesex, holden at Edmonton, in circuit 24.	W. Pulley	C. Mercer
Monmouthshire, holden at Chepstow, Monmouth, Pontypool, and Oak .. .. .	Monmouthshire, holden at Newport, in circuit 24.	H. J. Davis	G. H. Llewellyn
Monmouthshire, holden at Abergavenny; and Brecknockshire, holden at Crickhowell .. .. .	" " holden at Tredgar, in circuit 24.	J. A. Shepard	W. L. Daniel
Breconshire, holden at Builth; Radnorshire, holden at Radnor; and Montgomeryshire, holden at Llanidloes, Llanidloes, and Welochoe; and Shropshire, holden at Ludlow, and Walsley .. .. .	Montgomeryshire, holden at Newtown, in circuit 24.	W. Watkins	T. Bullock
Shropshire, holden at Beccles and Bungay, Halesworth, and Lowestoft .. .. .	Norfolk, holden at Great Yarmouth, in circuit 24.	E. W. Worledge	H. P. Gould
Norfolk, holden at Downham Market, and Swaffham, Cambridgeshire, holden at Wisbech; and Lincolnshire, holden at Boston .. .. .	" " holden at King's Lynn, in circuit 24.	F. H. Partridge	H. P. Gould
Northamptonshire, holden at Northampton, East Northampton, and Kettering .. .. .	" " holden at Northampton, in circuit 24.	F. W. Cooke	H. P. Gould
Northamptonshire, holden at Northampton, East Northampton, and Kettering .. .. .	Northamptonshire, holden at Northampton, in circuit 24.	J. J. Faulkner (LL.D.)	A. Ewen
Northamptonshire, holden at Northampton, East Northampton, and Kettering .. .. .	Northamptonshire, holden at Northampton, in circuit 24.	H. C. Gaches	E. J. W. Savill
Northamptonshire, holden at Northampton, East Northampton, and Kettering .. .. .	Northamptonshire, holden at Northampton, in circuit 24.	J. E. Ingledew	J. G. Gibson
Northamptonshire, holden at Northampton, East Northampton, and Kettering .. .. .	Northamptonshire, holden at Northampton, in circuit 24.	R. H. Speed	H. R. Thorpe

Nottinghamshire, holden at Nottingham .. .. .	Oxfordshire, holden at Banbury, in circuit 13.	J. and C. Fortescue	G. Mallam
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	P. Walsh	G. Mallam
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	S. H. Owen	Thomas Thomas
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	E. B. Potts	T. Bullock
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	C. Peelo	T. Bullock
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	G. J. Robertson	E. G. Clarke
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	G. Lovibond	Geo. Philpott
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	P. W. D. Cruttwell	E. G. Clarke
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	A. V. Kyrie	Geo. Philpott
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	R. L. Foster	E. G. Clarke
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	H. B. Batten	F. A. Dawes
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	W. P. Habbert	John Smith
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	E. Tennant	T. Bullock
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	W. Morgan	T. Bullock
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	J. C. Marshall	T. Bullock
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	F. F. Clarke	E. Pritchard
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	C. E. Salmon	F. Messent
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	W. H. Walpole	F. Messent
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	J. E. Fox	A. Mackintosh
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	W. J. Perkins	A. Mackintosh
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	J. Bell	A. Mackintosh
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	A. O. Jennings	H. W. Cox
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	W. B. Young	H. W. Cox
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	Edwin Perry and H. Glalier	L. J. Sharp
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	C. A. Kirby	E. T. Peirson
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	B. Campbell	E. T. Peirson
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	R. F. Thompson	H. G. Pearson
Oxfordshire, holden at Banbury, in circuit 13.	" " holden at Oxford, in circuit 24.	R. Wilson	F. A. Dawes



**Acts of Parliament, and Sections of Acts, relating  
to Audits; to Companies, their Articles,  
Memoranda of Association, Registration,  
Accounts, Dissolution, &c., &c. Lists of  
Public Auditors, Public Valuers, &c.**

**CIVIL LIST.**

56 Geo. 3, c. 46, Section 8, empowers the Treasury to appoint a proper person audit Tradesmen's Bills, the Accounts of the Lord Chamberlain, &c., &c.; and see Sections 9-12.

**METROPOLITAN POLICE.**

(10 Geo. 4, c. 44.)

Section 11 provides that once in every six months, and oftener if required by the Secretary of State, the Receiver is to make out an Account to be audited either to the Commissioners for auditing Public Accounts, "or to any other person or persons whom such principal Secretary of State may from time to time direct."

2 & 3 Vict. c. 71, Section 8, extends the above section to all money received by the Receiver under the Metropolitan Police Courts Act 1839.

And see 30 & 31 Vict. c. 39.

**AUDIT CLAUSES RELATING TO VESTRIES.**

There are provisions as to auditing in Sections 32 to 37 of 1 & 2 Will. IV., c. 60, where Vestries adopt that Act.

**COMPANIES CLAUSES ACT 1845.**

(3 Vict. c. 16).

With respect to the appointment and duties of auditors, be it enacted as follows:

(101) Except where by the special Act auditors shall be directed to be appointed otherwise than by the Company, the Company shall, at the First Ordinary Meeting after the passing of the special Act, elect the prescribed number of auditors, and if no number is prescribed two auditors, in like manner as is provided for the election of directors; and at the First Ordinary Meeting of the Company in each year thereafter the Company shall in like manner elect an auditor to supply the place of the auditor then retiring from office, according to the provision hereinafter contained; and every auditor elected as herein-before provided, being neither removed nor disqualified, nor having resigned, shall continue to be an auditor until another be elected in his stead.

(102) Where no other qualification shall be prescribed by the special Act, every auditor shall have at least one share in the undertaking; and he shall not hold any office in the company, nor be in any other manner interested in its concerns except as a shareholder.

(103) One of such auditors (to be determined in the first instance by ballot between themselves, unless they shall otherwise agree, and afterwards by seniority), shall go out of office at the First Ordinary Meeting in each year; but the auditor so going out shall

be immediately re-eligible, and after any such re-election shall, with respect to the going out of office by rotation, be deemed a new auditor.

(104) If any vacancy take place among the auditors in the course of the current year, then at any General Meeting of the Company the vacancy may, if the Company think fit, be supplied by election of the shareholders.

(105) The provision of this Act respecting the failure of an Ordinary Meeting at which directors ought to be chosen shall apply, *mutatis mutandis*, to any Ordinary Meeting at which an auditor ought to be appointed.

(106) The directors shall deliver to such auditors the half-yearly or other periodical accounts and Balance Sheet, fourteen days at the least before the ensuing Ordinary Meeting at which the same are required to be produced to the shareholders as hereinafter provided.

(107) It shall be the duty of such Auditors to receive from the Directors the half-yearly or other periodical Accounts and Balance Sheet required to be presented to the shareholders, and to examine the same.

(108) It shall be lawful for the Auditors to employ such Accountants and other persons as they may think proper, at the expense of the Company, and they shall either make a Special Report on the said Accounts, or simply confirm the same, and such Report or Confirmation shall be read, together with the Report of the Directors, at the ordinary meeting.

**COMMISSIONERS' CLAUSES ACT 1847.**

(10 and 11 Vict. c. 16).

(90) The Commissioners shall cause their accounts to be balanced in each year to a period not less than one month before the Annual General Meeting at which they are to be produced, as aftermentioned; and fourteen days at the least before such Meeting the Commissioners shall cause a full and true Statement and Account to be drawn out of the amount of all Rates or Assessments made, and of all Contracts entered into, and of all monies received and expended by virtue of this or the special Act during the preceding year, and also of all debts then owing by the Commissioners, and they shall cause such Statement and Account to be printed, and shall allow the same to remain for inspection at the Office of the Commissioners; and every Creditor on the Rates and Assessments by this or the Special Act, or any Act incorporated therewith, authorised to be made, and every person paying any such Rate or Assessment, or any person acting on behalf of any such Creditor or Ratepayer, may at all reasonable times inspect such Statement and Account, and compare the same with the Books and Documents relating thereto in the possession of the Commissioners; and the clerk shall, on demand, furnish a printed copy of the said Statement and Account to every such Creditor and Ratepayer without fee; and fourteen days at the least before the Meeting for examining and settling such Account the Commissioners shall give public notice of such intended Meeting, stating in such notice that the said Statement and Account are printed, and lie at the Office of the Commissioners ready for the inspection of the Creditors and Ratepayers or other parties interested.

(91) The Accounts of the Commissioners, so balanced as aforesaid, together with the said Statement and Account, shall be produced at the Annual Meeting of the Commissioners, or at some adjournment thereof, at which Meeting all Creditors and Ratepayers and other persons interested may be present, and the Accounts shall be then finally examined and settled by the Commissioners, and if the same be found just and true they shall be allowed by the Commissioners, and certified accordingly under the hand of the Chairman of such Meeting; and after such Accounts have been so allowed and signed by such Chairman and also by the Auditors, as hereinafter provided, the same shall be final in regard to all persons whomsoever, unless an appeal be prosecuted against such Accounts as hereinafter provided.

(92) Except in the cases where by the special Act provision is made for the appointment of a permanent auditor, and such auditor shall have been appointed accordingly, the ratepayers present at the said Annual Meeting may appoint two or more persons not being commissioners to be auditors of the accounts of the commissioners; and if no other person present at such meeting propose the names of two persons to be appointed auditors by such meeting, it shall be the duty of the chairman of the meeting to propose the names of two persons to be so appointed; and



the persons so to be appointed auditors shall have the like qualification, and shall be subject to the like disqualification or disability, as the commissioners; and before entering on their office they shall make and sign before a Justice or the Sheriff a solemn declaration of the like purport and effect to that hereby required to be signed by the commissioners; and the auditors so appointed shall receive a reasonable remuneration for their time and trouble, not exceeding two guineas each for every day they shall be fully employed on such audit, and all such expenses as they shall be put unto attending the auditing of the said accounts; and if any dispute arise as to the amount of the remuneration and expenses to be paid to such auditors, it shall in *England* or *Ireland* be settled by two Justices, and in *Scotland* by the Sheriff.

(93) The auditors so nominated, or the said permanent auditor if any shall have been appointed as aforesaid, shall attend as soon as conveniently may be after the said Annual Meeting at the office of the commissioners, or at some other convenient place to be appointed by the commissioners, and from time to time shall in the presence of the clerk to the commissioners, if he desire to be present, proceed to audit the accounts of the commissioners for the year preceding the said Annual Meeting; and the commissioners shall by their clerk produce and lay before such auditors the accounts so allowed and certified as aforesaid, together with the statement and account hereinbefore mentioned, accompanied with proper vouchers in support of the same, and all books, papers, and writings in their custody or power relating thereto; and any person interested in the said account, either as a creditor of the commissioners or as a ratepayer, may be present at the audit of the said accounts, by himself or his agent, and may make any objection to any part of such account; and if the said Accounts be found correct, such Auditors shall sign the same in token of their allowance thereof, but if such Auditors think there is just cause to disapprove of any part of the said Accounts, they or any other person interested in the said Accounts as aforesaid may appeal against any such parts of the said Accounts as shall be so disapproved of, to one of the two next Quarter Sessions in *England* . . . notice in writing of such appeal being given to the clerk of the Commissioners, fourteen days, at the least, before the hearing of such appeal.

### GAS WORKS CLAUSES ACT 1847.

Section 38. (10 and 11 Vict. c. 15.)

The Undertakers shall, in each year after they have begun to supply Gas under the provisions of this or the special Act, cause an Account in abstract to be prepared of the whole of the total Receipts and Expenditure of all rents or funds levied under the powers of this or the special Act for the year preceding, under the several distinct heads of Receipt and Expenditure, with a statement of the Balance of such Account, duly audited, and certified by the Chairman of the Undertakers, and also by the Auditors thereof, if any.

### WATERWORKS CLAUSES ACT 1847.

Section 38. (10 and 11 Vict. c. 17.)

The Undertakers shall, in each year after they have begun to supply Water under this or the special Act, cause an Account in abstract to be prepared of the whole Receipt and Expenditure of all rates or other moneys levied under the powers of this or the special Act for the year preceding, under the several distinct heads of Receipt and Expenditure, with a statement of the Balance of such Account, duly audited and certified by the Chairman of the Undertakers, and also by the Auditors thereof, if any.

### CITY OF LONDON SEWERS ACT 1848.

(11 and 12 Vict. c. clxiii., local.)

(46) And be it enacted, that previously to the meeting so to be held for examining and passing the Accounts of the Commissioners it shall be lawful for the Mayor, Aldermen, and Commons to nominate three persons (not being Commissioners) to be

Auditors of the Accounts of the Commissioners; and the persons so to be nominated Auditors before entering on their offices shall make and sign before a Justice a solemn declaration that they will faithfully and impartially discharge the duties of their office; and the Auditors so appointed as aforesaid shall receive such remuneration for their services as the Mayor, Aldermen, and Commons shall have fixed for the same some day previously to the day of the appointment of such Auditors, which shall be paid to the Auditors by the Chamberlain.

(47) And be it enacted, that the Auditors so appointed as aforesaid shall forthwith, or at the time appointed for that purpose, attend at the office of the Commissioners, or at some other convenient place to be appointed by the Commissioners, and from time to time shall, in the presence of the clerk, in case he shall desire to be present, proceed to audit the Accounts of the Commissioners for the year preceding the appointment of such Auditors; and the Commissioners shall, by their clerk, produce and lay before such Auditors at every such meeting the Statement and Account hereinbefore mentioned, accompanied with proper vouchers in support of the same, and all books, papers, or writings in their custody or power relating thereto; and if the said Account shall be found to be correct, such Auditors shall sign the same; and if such Auditors shall think that there is just cause to disapprove of any part of the said Accounts, it shall be lawful for such Auditors, or any other person interested in the said Accounts, to appeal against any such part of the said Accounts as shall be so disapproved of to one of the two then next General Quarter Sessions, notice in writing of such appeal being given to the clerk fourteen days at the least prior to the hearing of such appeal.

### CROWN LANDS.

The audit of account by the Comptroller and Auditor-General is provided for by 14 & 15 Vict. c. 42, ss. 36, 37; and by 29 & 30 Vict. c. 39.

### METROPOLIS MANAGEMENT ACT 1855.

(18 and 19 Vict. c. 120.)

By Section 192, the Metropolitan Board of Works, every district Board, and the Vestry of every parish mentioned in Schedules A and B were, in every April, to cause their Accounts to be balanced up to the 25th of March, and to cause a full Statement and Account to be drawn out of the amount of all contracts entered into, and of all moneys received and expended by them during the preceding year, under the several distinct heads of Receipt and Expenditure, and also of all arrears of rates and other moneys owing to the Board or Vestry; and of all mortgages and other debts and liabilities then owing by such Board or Vestry.

By Section 193, a Secretary of State, every April, was to appoint the auditor of the Accounts of the Metropolitan Board for the preceding year, and such Auditor was to be paid as mentioned in the section.

But by Section 18 of the Metropolitan Board of Works (Loans) Act 1871 (34 & 35 Vict. c. 47) he was to be appointed by the Treasury in such month as should be convenient to the Treasury. And by 25 & 26 Vict. c. 102 s. 114, so much of the section as related to the payment of the Auditor was repealed, and the mode and rate of payment were altered. But by Section 15 of the Metropolitan Board of Works (Loans) Act 1875 "the Auditor of the Accounts of the Board shall be paid by the Board a fee of such amount, not exceeding one hundred guineas (including any expenses that he is put to in the audit), as the Treasury in each case direct."

Section 194 provides that every district Board is, in April, to elect by ballot from among the auditors for the parishes in the district, three persons, not being members of the Board, to be auditors for the current year.

Section 195. "The Auditor of the Accounts of the said Metropolitan Board, and the Auditors of the Accounts of every district Board, and every such Vestry as aforesaid, shall, in the month of May [but see above], on such day or days as shall be fixed by him or them for the audit of such respective Accounts, attend at the office, or principal office, of the Metropolitan Board of Works, or of such district Board or Vestry (as the case may require), for the purpose of auditing their Accounts; and such respective Boards, and every Vestry, shall, by their Clerks, Treasurers, and other officers, produce and lay before such Auditor, or Auditors, at every such audit, their Accounts for the

year preceding, together with the Statement and Account hereinbefore mentioned, accompanied by proper vouchers for the support of the same, and submit to his or their inspection, all books, papers, instruments, and writings, in their custody or control relating thereto; and such Auditor or Auditors, in the presence of such of the members of such respective Boards or Vestries, and of the ratepayers and creditors on the rates as desire to attend, shall audit the Accounts hereinbefore mentioned, and may examine any of the members of such respective Boards or Vestries, or their officers whom he or they shall deem accountable (and whom he and they is and are hereby empowered to summon, by writing under his or their hand, or hands, or under the hand of any one of them, to appear before him or them for the purpose of such examination), touching the said Accounts, and shall also hear any complaint which any such ratepayer or creditors shall, at the time of such audit, make touching such Accounts; and such Auditor or Auditors shall have full power to examine, audit, allow, and disallow, the said Accounts and items therein, and shall charge in such Accounts all sums (if any) which ought to be accounted for, and are not brought into account; and if such Accounts be found correct, such Auditor or Auditors, or the major part of them, shall sign the same in token of his or their allowance thereof, and such allowance shall be final and conclusive on all parties." [The words in italics are impliedly repealed as to accounts of Vestries and district Boards by sect. 88 of 25 & 26 Vict. c. 102.]

Section 196. "The Auditor or Auditors of the accounts of the Metropolitan Board of Works, and of every district Board and Vestry shall, after such audit of Accounts as aforesaid, cause an Account in abstract to be prepared, showing the Receipt and Expenditure under this Act for the preceding year, under the several distinct heads of Receipt and Expenditure, with the statement of the allowance of the Auditor or Auditors, if he or they has or have allowed such Accounts, or of the parts, if any, which he or they have disallowed of such Accounts, and also a summary statement of all contracts entered into by such Board or Vestry in such preceding year, and of the moneys owing to, and debts and liabilities owing by, such Board or Vestry on the 25th day of March next preceding."

Section 197 provides that in parishes, in Schedules A and B, in which other Boards have control over any part of the parochial expenditure, the Auditors of the Accounts of the parishes elected under this Act are to do the auditing, in manner above mentioned, subject to a proviso, excepting cases where Auditors have been, or shall be, appointed under 4 & 5 Will. IV., c. 76.

Note.—Schedules A and B are amended by 50 & 51 Vict. c. 17, ss. 4, 12.

## EXCHEQUER AND AUDIT DEPARTMENT.

As to auditing the Appropriation Accounts by the *Comptroller and Auditor-General*, see 29 and 30 Vict. c. 39, ss. 21-32.

Section 46 repeals a number of scheduled enactments, and provides that all accounts required or directed to be audited by the Board of Audit shall be audited according to the provisions of this Act.

## COMPANIES ACTS 1862 & 1867.

### REGISTRATION: ACCOUNTS AND AUDITING.

Section 4 of the 1862 Act prohibits the formation of partnerships of more than ten persons formed for banking purposes, unless registered, and also the formation of a partnership of more than twenty persons "for the acquisition of gain"; but (Section 6) "any seven or more persons associated for any lawful purpose may be so registered with or without limited liability." The seven or more persons so joining must sign a *Memorandum of Association*—a form of which, in the case of a company "limited by shares," is given hereafter (Form A). The full address and occupation should be given, and each of the persons subscribing should add the number of shares taken by him. Moreover, each signature must be attested by a witness who is required to add his full address and occupation. The memorandum must be stamped with a 10s. impressed stamp; registration fee stamps are also required on the amount of nominal capital as given in Table B and as given in Table C (see below), in the case of a company "not having a capital divided

into shares." The fourteenth section of the Act of 1862 makes the following general provisions as to *Articles of Association*:—

"The memorandum of association may, in the case of a company limited by shares, and shall in the case of a company limited by guarantee or unlimited, be accompanied, when registered, by *articles of association* signed by the subscribers to the memorandum of association, and prescribing such regulations for the company as the subscribers to the memorandum of association may deem expedient.

"The *articles* shall be expressed in separate paragraphs numbered arithmetically.

"They may adopt all or any of the provisions contained in the table marked A in the schedule hereto.

"They shall, in the case of a company, whether limited by guarantee or unlimited, that has a capital divided into shares, state the *amount of the capital* with which the company proposes to be registered; and in the case of a company, whether limited by guarantee or unlimited, that has not a capital divided into shares, state the *number of members* with which the company proposes to be registered, for the purpose of enabling the Registrar to determine the fees payable on registration.

"In a company limited by guarantee or unlimited, and having a capital divided into shares, each subscriber shall take one share at least, and shall write opposite to his name in the memorandum of association the number of shares he takes."

The fifteenth section of the Act declares that in cases where the company is limited by shares, the regulations contained in table A in the schedule of the Act shall regulate the company where there are no articles of association, or so far as the same do not extend. When there are articles of association, they are to be printed, and are to bear the same stamp as if contained in a deed, and are to be signed by each subscriber, and attested in the same manner as in the case of the memorandum of association. After examination and approval the Registrar will issue a certificate of incorporation.

Every company is required to keep in a book a register of its members, containing the following particulars:—

- (1.) The names, addresses, and occupations (if any) of members, and the shares and numbers of the shares held by each member, and the amount paid or agreed to be considered as paid on the shares of each member.
- (2.) The date at which each member was entered in the register.
- (3.) The date at which any person ceased to be a member.

And every company whose capital is divided into shares, is to make (at least once a year) a list of all persons who were members of the company on the fourteenth day after the first or only ordinary general meeting held during that year (see Form E given below).

By sect. 39 of the Act of 1867 a general meeting of the company must be held within four months after registration, and a penalty of £5 per day is incurred for default.

The following are some of the provisions of 46 and 47 Vict. c. 30:—

8.—(1.) Any company whose objects comprise the transaction of business in a colony may, if authorised so to do by its regulations, as originally framed or as altered by special resolution, cause to be kept in any colony in which it transacts business a branch register or registers of members resident in such colony.

(2.) The company shall give to the registrar of joint stock companies notice of the situation of the office where any such branch register (in this Act called a colonial register) is kept, and of any change therein and of the discontinuance of any such office in the event of the same being discontinued.

(3.) A colonial register shall, as regards the particulars entered therein, be deemed to be a part of the company's register of members, and shall be *prima facie* evidence of all particulars entered therein. Any such register shall be kept in the manner provided by the Companies Act 1862 to 1880, with this qualification, that the advertisement mentioned in section thirty-three of the Companies Act 1862, shall be inserted in some newspaper circulating in the district wherein the register to be closed is kept, and that any competent court in the colony where such register is kept shall be entitled to exercise the same jurisdiction of rectifying the same as is by section thirty-five of the Companies Act 1862 vested, as respects a register, in England and Ireland in Her Majesty's superior courts of law or equity, and that all offences under section thirty-two of the Companies Acts 1862 may, as regards a colonial register, be prosecuted

summarily before any tribunal in the colony where such register is kept having summary criminal jurisdiction.

(4.) The company shall transmit to its registered office a copy of every entry in its colonial register or registers as soon as may be after such entry is made, and the company shall cause to be kept at its registered office, duly entered up from time to time, a duplicate or duplicates of its colonial register or registers. The provisions of section thirty-two of the Companies Act 1862 shall apply to every such duplicate, and every such duplicate shall, for all the purposes of the Companies Acts 1862 to 1880, be deemed to be part of the register of members of the company.

(5.) Subject to the provisions of this Act with respect to the duplicate register, the shares registered in a colonial register shall be distinguished from the shares registered in the principal register, and no transaction with respect to any shares registered in a colonial register shall, during the continuance of the registration of such shares in such colonial register, be registered in any other register.

(6.) The company may discontinue to keep any colonial register, and thereupon all entries in that register shall be transferred to some other colonial register kept by the company in the same colony, or to the register of members kept at the registered office of the company.

(7.) In relation to stamp duties the following provisions shall have effect:—

(a) An instrument of transfer of a share registered in a colonial register under this Act shall be deemed to be a transfer of property situated out of the United Kingdom, and unless executed in any part of the United Kingdom shall be exempt from British stamp duty.

(b) Upon the death of a member registered in a colonial register under this Act, the share or other interest of the deceased member shall for the purposes of this Act so far as relates to British duties be deemed to be part of his estate and effects situated in the United Kingdom for or in respect of which probate or letters of administration is or are to be granted, or whereof an inventory is to be exhibited and recorded in like manner as if he were registered in the register of members kept at the registered office of the company.

(8.) Subject to the provisions of this Act, any company may, by its regulations as originally framed, or as altered by special resolution, make such provisions as it may think fit respecting the keeping of colonial registers.

The provisions as to accounts and audit contained in Table A (which only applies to where there are no articles, or in so far as the articles do not extend, and then only if suitable) are as follows:—

#### Accounts.

The directors shall cause true accounts to be kept—

Of the stock in trade of the company;

Of the sums of money received and expended by the company, and the matter in respect of which such receipt and expenditure takes place; and

Of the credits and liabilities of the company.

The books of account shall be kept at the registered office of the company, and, subject to any reasonable restrictions as to the time and manner of inspecting the same that may be imposed by the company in general meeting, shall be open to the inspection of the members during the hours of business.

Once at least in every year the directors shall lay before the company, in general meeting, a statement of the income and expenditure for the past year, made up to a date not more than three months before such meeting.

The statement so made shall show, arranged under the most convenient heads, the amount of gross income, distinguishing the several sources from which it has been derived; and the amount of gross expenditure distinguishing the expense of the establishment, salaries, and other like matters. Every item of expenditure fairly chargeable against the year's income shall be brought into account, so that a just balance of profit and loss may be laid before the meeting; and in cases where any item of expenditure which may in fairness be distributed over several years has been incurred in any one year, the whole amount of such item shall be stated, with the addition of the reasons why only a portion of such expenditure is charged against the income of the year.

A balance sheet shall be made out in every year, and laid before the company in general meeting, and such balance sheet shall contain a summary of the property and liabilities of the company, arranged under the heads appearing in the form annexed to this table, or as near thereto as circumstances admit.

A printed copy of such balance sheet shall, seven days previously to such meeting, be served on every member, in the manner in which notices are hereinafter directed to be served.

#### Audit.

Once at least in every year the accounts of the company shall be examined, and the correctness of the balance-sheet ascertained, by one or more auditor or auditors.

The first auditors shall be appointed by the directors. Subsequent auditors shall be appointed by the company in general meeting.

If one auditor only is appointed, all the provisions herein contained relating to auditors shall apply to him.

The auditors may be members of the company; but no person is eligible as an auditor who is interested otherwise than as a member in any transaction of the company; and no director or other officer of the company is eligible during his continuance in office.

The election of auditors shall be made by the company at their ordinary meeting in each year.

The remuneration of the first auditors shall be fixed by the directors; that of subsequent auditors shall be fixed by the company in general meeting.

Any auditor shall be re-eligible on his quitting office.

If any casual vacancy occurs in the office of any auditor appointed by the company the directors shall forthwith call an extraordinary general meeting for the purpose of supplying the same.

If no election of auditors is made in manner aforesaid, the Board of Trade may on the application of not less than five members of the company, appoint an auditor for the current year, and fix the remuneration to be paid to him by the company for his services.

Every Auditor shall be supplied with a copy of the Balance Sheet, and it shall be his duty to examine the same, with the accounts and vouchers relating thereto.

Every Auditor shall have a list delivered to him of all books kept by the Company, and shall at all reasonable times have access to the books and accounts of the Company; he may, at the expense of the Company, employ accountants or other persons to assist him in investigating such Accounts, and he may in relation to such Accounts examine the directors or any other officer of the Company.

The auditors shall make a report to the members upon the balance sheet and accounts and in every such report they shall state whether, in their opinion, the balance sheet is a full and fair balance sheet, containing the particulars required by these regulations, and properly drawn up so as to exhibit a true and correct view of the state of the company's affairs; and in case they have called for explanations or information from the directors, whether such explanations or information have been given by the directors, and whether they have been satisfactory; and such report shall be read, together with the report of the directors, at the ordinary meeting.

#### FORM A.—MEMORANDUM OF ASSOCIATION of a Company limited by shares.

- 1st. The name of the company is "The Eastern Steam Packet Company, Limited."
- 2nd. The registered office of the company will be situate in England.
- 3rd. The objects for which the company is established are, "The conveyance of passengers and goods in ships or boats between such places as the company may from time to time determine, and the doing all such other things as are incidental or conducive to the attainment of the above object."
- 4th. The liability of the members is limited.
- 5th. The capital of the company is two hundred thousand pounds divided into one thousand shares of two hundred pounds each.







Dr. Cr.

BALANCE SHEET of the 18

Co., made up to PROPERTY AND ASSETS

CAPITAL AND LIABILITIES		PROPERTY AND ASSETS	
I. CAPITAL.	Showing:	III. PROPERTY held by the Company.	Showing:
1 The number of shares ..	..	7 Immovable Property distinguishing (a) Freehold land ..	(a) Freehold land ..
2 The amount paid per share ..	..	(b) " buildings ..	(b) " buildings ..
3 If any arrears of calls, the nature of the arrear, and the names of the defaulters ..	..	(c) Leasehold ..	(c) Leasehold ..
4 The particulars of any forfeited shares ..	..	8 Movable property, distinguishing: (a) Stock-in-trade ..	(a) Stock-in-trade ..
5 The amount of loans on mortgages or debenture bonds ..	..	(b) Plant ..	(b) Plant ..
6 The amount of debts owing by the Company, distinguishing: (a) Debts for which acceptances have been given ..	..	(c) The cost to be stated with deductions for deterioration in value as charged to the reserve fund or profit or loss ..	(c) The cost to be stated with deductions for deterioration in value as charged to the reserve fund or profit or loss ..
II. DEBTS & LIABILITIES of the Company.	Showing:	9 Debts considered good for which the Company holds bills or other securities ..	Showing: Debts considered good for which the Company holds bills or other securities ..
(b) Debts to tradesmen for supplies of stock in trade or other articles ..	..	10 Debts considered good for which the Company holds no security ..	..
(c) Debts for law expenses ..	..	11 Debts considered doubtful and bad ..	..
(d) Debts for interest on debentures or other loans ..	..	Any debt due from a director or other officer of the Company to be separately stated ..	..
(e) Unclaimed dividends ..	..	12 V. CASH AND INVESTMENTS.	Showing: The nature of investment and rate of interest ..
(f) Debts not enumerated above ..	..	13 The amount of cash, where lodged, and if bearing interest ..	..
VI. RESERVE FUND.	Showing: The amount set aside from profits to meet contingencies ..		
VII. PROFIT AND LOSS.	Showing: The disposable balance for payment of dividend, &c. ..		
CONTINGENT LIABILITIES	Claims against the Company not acknowledged as debts ..		
	Monies for which the Company is contingently liable ..		

TABLE B.—TABLE OF FEES to be paid to the REGISTRAR OF JOINT-STOCK COMPANIES by a Company having a Capital divided into shares.

	£	s	d
For registration of a company whose nominal capital does not exceed £2,000 a fee of .....	2	0	0
For registration of a company whose nominal capital exceeds £2,000, the above fee of £2, with the following additional fees, regulated according to the amount of nominal capital (that is to say):			
For every £1,000 of nominal capital, or part of £1,000, after the first £2,000, up to £5,000 .....	1	0	0
For every £1,000 of nominal capital, or part of £1,000, after the first £5,000, up to £100,000 .....	0	5	0
For every £1,000 of nominal capital, or part of £1,000, after the first £100,000 .....	0	1	0

For registration of any increase of capital made after the first registration of the company, the same fees per £1,000, or part of £1,000 as would have been payable if such increased capital had formed part of the original capital at the time of registration.

Provided that no company shall be liable to pay in respect of nominal capital on registration, or afterwards, any greater amount of fees than £50, taking into account in the case of fees payable on an increase of capital after registration the fees paid on registration.

For registration of any existing company, except such companies as are by this Act exempted from payment of fees in respect of registration under this Act, the same fee as is charged for registering a new company.

For registering any document hereby required or authorised to be registered, other than the memorandum of association .....

For making a record of any fact hereby authorised or required to be recorded by the registrar of companies, a fee of .....

TABLE C.—TABLE OF FEES to be paid to the REGISTRAR OF JOINT-STOCK COMPANIES by a company not having a capital divided into shares.

For registration of a company whose number of members, as stated in the articles of association, does not exceed 20 .....	2	0	0
For registration of a company whose number of members, as stated in the articles of association, exceeds 20, but does not exceed 100 .....	5	0	0
For registration of a company whose number of members, as stated in the articles of association, exceeds 100, but is not stated to be unlimited, the above fee of £5, with an additional 5s. for every 50 members, or less number than 50 members after the first 100.			
For registration of a company in which the number of members is stated in the articles of association to be unlimited, a fee of .....	20	0	0
For registration of any increase on the number of members made after the registration of the company in respect of every 50 members, or less than 50 members, of such increase .....	0	5	0
Provided that no one company shall be liable to pay on the whole a greater fee than £20 in respect of its number of members, taking into account the fee paid on the first registration of the company.			
For registration of any existing company, except such companies as are by this Act exempted from payment of fees in respect of registration of this Act, the same fee as is charged for registering a new company.			
For registering any document hereby required or authorised to be registered, other than the memorandum of association .....	0	5	0
For making a record of any fact hereby authorised or required to be recorded by the registrar of companies, a fee of .....	0	5	0

In addition to the above, on Capital and Increase thereof of Limited Liability Company, on every £100 or part of £100 of the nominal capital, 5/- (Stamp Act 1891, sec. 112, and Finance Act 1899, sec. 7).

#### Winding-up.

The following are some of the provisions of the Act 46 and 47 Vict. c. 28, entitled "An Act to amend the Companies Acts 1862 and 1867":—

(4.) In the distribution of the assets of any company being wound up under the Companies Acts 1862 and 1867, there shall be paid in priority to other debts,—

- (a) All wages or salary of any clerk or servant in respect of service rendered to the company during four months before the commencement of the winding up not exceeding fifty pounds; and
  - (b) All wages of any labourer or workman in respect of services rendered to the company during two months before the commencement of the winding up.
- (5) The foregoing debts shall rank equally among themselves, and shall be paid in full, unless the assets of the company are insufficient to meet them, in which case they shall abate in equal proportions between themselves.
- (6) Subject to the retention of such sums as may be necessary for the costs of administration or otherwise, the liquidator or liquidators or official liquidator shall discharge the foregoing debts forthwith, so far as the assets of the company are and will be sufficient to meet them, as and when such assets come into the hands of such liquidator or liquidators or official liquidator.

### CUSTOMS.

These are audited by the Comptroller and Auditor-General under Section 83 of 29 & 30 Vict. c. 89.

### RAILWAY COMPANIES ACT 1867.

Section 30. (30 and 31 Vict. c. 127.)

No Dividend shall be declared by a Company until the Auditors have certified that the half-yearly Accounts proposed to be issued contain a full and true statement of the financial condition of the Company, and that the Dividend proposed to be declared on any shares is *bonâ fide* due thereon after charging the revenue of the half-year with all expenses which ought to be paid thereout in the judgment of the Auditors; but if the Directors differ from the judgment of the Auditors with respect to the payment of any such expenses out of the revenue of the half-year, such difference shall, if the Directors desire it, be stated in the Report to the Shareholders, and the Company in General Meeting may decide thereon, subject to all the provisions of the law then existing, and such decision shall for the purposes of the Dividend be final and binding; but if no such difference is stated or if no decision is given on any such difference, the judgment of the Auditors shall be final and binding; and the Auditors may examine the books of the Company at all reasonable times, and may call for such further accounts, and such vouchers, papers, and information as they think fit, and the Directors and Officers of the Company shall produce and give the same as far as they can, and the Auditors may refuse to certify as aforesaid until they have received the same; and the Auditors may at any time add to their Certificate, or issue to the Shareholders independently at the cost of the Company, any Statement respecting the financial condition and prospects of the Company which they think material for the information of the Shareholders.

### MERSEY DOCK ACT 1867.

Section 8. (30 and 31 Vict. c. cevi., local.)

In addition to the Audit Commissioners elected under The Mersey Docks Acts Consolidation Act 1858, the Board of Trade shall, within three months after the passing of this Act, appoint, and from time to time remove and reappoint a special auditor who may either act alone or with the elected Auditors in the auditing of the Accounts of the Board, and may employ such clerks or assistants, and take such legal or other advice as he may require; and all the Auditors may inquire into and certify as to the legality of all the expenditure of the Board, and whether the Treasurer and Collectors have collected or have been paid all that they are entitled to have received on each transaction.

### GAS AND WATERWORKS FACILITIES ACT 1870.

(33 and 34 Vict. c. 70.)

By Section 10 of this Act "Where a provisional order authorises a gas undertaking the provisions of The Gasworks Clauses Act 1847 shall be incorporated with such provisional order, save where the same are thereby expressly varied or excepted," and "where a provisional order authorises a water undertaking, the provisions of the Waterworks Clauses Act 1863 . . . shall be incorporated with such provisional

order, save where the same are thereby expressly varied or excepted." "For the purposes of such incorporation a provisional order under this Act shall be deemed the special Act."

*Note.*—The form of provisional order (Michael and Will, pp. 418-424) contains the following clauses: "The undertakers shall keep separate annual Accounts with respect to their gas undertaking, showing the amount of their paid-up capital in such undertaking, and such Accounts shall in all respects be in accordance with the provisions of the Gasworks Clauses Act 1847, as amended by the Gasworks Clauses Act 1871." "The undertakers shall keep separate annual Accounts with respect to their water undertaking, showing the amount of their paid-up capital in such undertaking, and such Accounts shall in all respects be in accordance with the provisions of the Waterworks Clauses Act 1847."

### ELEMENTARY EDUCATION ACTS 1870 & 1873.

(33 and 34 Vict. c. 75), (36 and 37 Vict. c. 86).

For Section 59 repealed, section 17 of the Act of 1873 is substituted. It is as follows:—

The Accounts of a School Board shall be made up and balanced to the 25th day of March and 29th day of September in every year; or, if so directed by regulation under this Act, annually to one of those days in every year.

The Accounts shall be examined by the School Board and signed by the Chairman within such time, not exceeding two months after the day to which they are made up, as may be fixed by a regulation under this Act. As soon as practicable after the Accounts are so signed they shall be audited.

Section 60 (of 1870). With respect to the audit of Accounts of the School Board the following provisions shall have effect:—

(1) The Auditor shall be the Auditor of Accounts relating to the relief of the poor. [The rest of the clause is repealed by the District Auditors Act 1879.]

(2) The audit shall be held at the office of the School Board, or some other place sanctioned by the Poor Law Board within the School District, or within the union within which the School District or some part thereof is situate; and at a time which is fixed by the Auditor, but which shall be as soon as may be after the Account is signed by the Chairman.

(3) The Auditor, at least fourteen days before holding the audit, shall serve on the School Board, and publish notice of the time and place of holding the same.

(4) The Clerk of the School Board, or some person authorised by the School Board shall attend the audit and produce to the Auditor all books, bills, vouchers, and documents relating to the Account.

(5) Any ratepayer of the School District may be present at the audit, and may object to the account.

(6) The Auditor shall, as nearly as may be, have the like powers, and be under the like obligation to allow and disallow items in the account, and to charge the School Board, or any member or officer thereof, or any person accountable to them or him, with any sum for which they or he may be accountable, as in the case of an audit of the accounts relating to the relief of the poor in any union or parish; and any person aggrieved by the decision of the Auditor shall have the like rights and remedies as in the case of such last-mentioned audit.

(7) The Auditor shall have the like powers of requiring the attendance of persons, the production of books, bills, vouchers, and documents, and a declaration respecting vouchers and documents, as in the case of such last-mentioned audit; and any person who refuses or neglects to comply with any such requisition, or wilfully makes or signs a false declaration so required, shall be liable to the same penalties as in the case of such last-mentioned audit.

(8) Any moneys, books, documents, and chattels certified by the Auditor to be due from any person may be recovered from such person in like manner as in the case of such last-mentioned audit, and the expenses incurred in such recovery shall be deemed to be part of the expenses of the audit.

Section 18 (of 1873.) The principal Act shall be construed as if for sub-section 9 of section 60 thereof there were substituted the following words [which empower the Local Government Board to make regulations as to the form of keeping the Accounts—the audit thereof, the mode of publishing the time and place for audit, &c.]

**METROPOLIS WATER ACT 1874.**

(34 and 35 Vict. c. 11.)

Section 37 provides that on or before 31st of July in each year every Company shall send to the Board of Trade and others "A Statement of Account, made up to the end of their financial year then last past, in such form and containing such particulars as may from time to time be prescribed by the Board of Trade."

38. "There shall be an Auditor of the Accounts of the Companies, being a competent and impartial person, from time to time appointed by and removable by the Board of Trade. There shall be paid to such Auditor such remuneration by the Companies and in such proportion as such Board appoints."

39. "The Auditor shall, with all practicable speed after the passing of this Act, investigate the Accounts of the Companies, and ascertain and certify the amounts of their capitals, distinguishing Share from Loan Capital, and shall ascertain and certify the capital of each Company, and shall from time to time, as new capital shall be expended, in like manner ascertain and certify the amount of such new capital that has been *bonâ fide* expended for the purposes of the undertaking. *Notwithstanding anything in this Act, the Auditor shall not investigate the Accounts of any Company antecedent to the date mentioned in that behalf in relation to such Company in the Schedule C to this Act annexed.*"

[The words in italics at the end are repealed by the Statute Law Revision Act 1883.] The Auditor shall once in every half-year audit the Accounts of the Companies.

If he finds the Accounts correct he shall certify the same, but if in any instance he finds the Accounts of any Company incorrect, in principle or in detail, he shall require such Company to correct such Accounts in such manner as he thinks right, and no future dividend shall, in any case, be declared by any Company until their Accounts are certified by the Auditor; provided that the suspension of a dividend under this section shall not operate until after the expiration of nine months from the date of the audit.

41. Each Company shall, during as well as subsequent to the close of that half-year to which the Accounts relate, give to the Auditor, his clerks and assistants, access to the books and documents of such Company, and shall, when required, furnish to him and them all vouchers and information requisite for the purposes of the audit, and shall afford to him and them all facilities for the proper execution of his and their duty; and any Company making default in complying with any of the provisions of this Section shall, for every such default, be liable to a penalty not exceeding ten pounds.

42. If any Company think themselves aggrieved by an act or determination of the Auditor, the matter in difference shall be referred to the determination of an arbitrator agreed on between such Company and the Auditor, or in default of agreement, appointed [as therein mentioned] . . . and the decision of the arbitrator shall be final and conclusive; and subject to this provision, such Company shall observe and abide by the directions and determinations of the Auditor.

Note.—In Michael and Will's Law of Gas and Water (3rd ed. p. 319), after the words "Board of Trade" in Sections 37 and 38, there are in italics and brackets the words "Local Government Board."

**BUILDING SOCIETIES ACT 1874.**

(37 and 38 Vict. c. 42.)

40. The Secretary or other Officer of every Society under this Act shall, once in every year at least, prepare an Account of all the receipts and expenditure of the Society since the preceding Statement, and a general Statement of its funds and effects, liabilities and assets, showing the amounts due to the holders of the various classes of shares respectively, to depositors and creditors for loans, and also the balance due or outstanding on their mortgage securities (not including prospective interest) and the amount invested in the funds or other securities; and every such Account and Statement shall be attested by the Auditors, to whom the mortgage deeds and other securities belonging to the Society shall be produced, and such Account and Statement shall be countersigned by the Secretary or other Officer; and every member, depositor, and creditor for loans shall be entitled to receive from the Society a copy of such Account and Statement, and a copy thereof shall be sent to the Registrar within fourteen days after the annual or other general meeting at which it is presented, and another copy thereof shall be suspended in a conspicuous place in every office of the Society under this Act.

[The text of the Building Societies Act 1894 will be found later on.]

**FRIENDLY SOCIETIES ACT 1875.**

(38 and 39 Vict. c. 60.)

14. With respect to the duties and obligations of registered Societies the following provisions shall have effect: (1) Every registered Society shall . . . (c) once at least in every year submit its Accounts for audit, either to one of the public Auditors appointed as herein mentioned, or to two or more persons appointed as the rules of the Society provide, which Auditors shall have access to all the Books and Accounts of the Society, and shall examine the General Statement of the receipts and expenditure, funds and effects of the Society, and verify the same with the accounts and vouchers relating thereto, and shall either sign the same as found by them to be correct, duly vouched, and in accordance with law, or specially report to the Society in what respects they find it incorrect, unvouched, or not in accordance with law.

(d) Once in every year before the first day of June send to the Registrar a general Statement (to be called the Annual Return) of the receipts and expenditure, funds and effects of the Society as audited, which shall show separately the expenditure in respect of the several objects of the Society, and shall be made out to the 31st December then last inclusively, and a copy of the Auditor's Report, if any, shall also be sent to the Registrar with such general Statement; and such Annual Return shall state whether the audit has been conducted by a public Auditor, appointed as in the Act provided, and by whom; and if by any person or persons other than a public Auditor, shall state the name, address, and calling or profession of each of such persons, and the manner in which and the authority under which they were respectively appointed.

(e) Keep a copy of the last annual Balance Sheet for the time being, and of the last quinquennial valuation for the time being, together with the Report of the Auditors, if any, always hung up in a conspicuous place at the registered office of the Society.

(5) Every annual, quinquennial, or other return, abstract of valuation, and other document required for the purposes of this Act shall be made in such form and shall contain such particulars as the chief Registrar prescribes.

30. (8.) A copy of every balance sheet of a society shall, during the seven days next preceding the meeting at which the same is to be presented, be kept open by the society for inspection at every office at which the business of the society is carried on, and shall be delivered or sent prepaid to every member on demand.

(9.) The annual returns shall be certified by some person not an officer of the society (otherwise than as auditor thereof), carrying on publicly the business of an accountant, and if not so certified shall be deemed not to have been made.

35. The Treasury may from time to time appoint public auditors and valuers for the purposes of this Act, and may determine from time to time the rates of remuneration to be paid by societies for the services of such auditors and valuers; but the employment of such auditors and valuers is not compulsory on any society.

36. The Treasury may determine a scale of fees to be paid for matters to be transacted or for the inspection of documents under this Act; but no fees shall be payable on the registry of any friendly, benevolent, or cattle insurance society, or working men's club, or of any amendment of the rules of the same.

All fees which may be received by any registrar under or by virtue of this Act shall be paid into the receipt of Her Majesty's Exchequer.

37. The Treasury shall, out of money to be provided by Parliament, pay to the chief and assistant Registrars such salaries or other remunerations respectively, and such sums of money for defraying the expenses of office rent, salaries of assistants, clerks, and servants, remuneration for actuaries, accountants, and inspectors, computation of tables, publication of documents, diffusion of information, expenses of prosecutions, travelling expenses, and other allowances of the chief or any assistant Registrar, and other expenses which may be incurred for carrying out the purposes of this Act, and may also pay to any public auditors or valuers to be appointed under this Act such remuneration (if any) as the Treasury shall from time to time allow.



Schedule 2 states that the rules of societies registered under this Act must contain clauses to the following effect:—

1. The keeping separate accounts of all moneys received or paid on account of every particular fund or benefit assured for which a separate table of contributions payable shall have been adopted, and the keeping separate account of the expenses of management, and of all contributions on account thereof.

5. The investment of the funds, the keeping of the accounts, and the audit of the same once a year at least.

6. Annual returns to the Registrar of the receipts, funds, effects, and expenditure, and numbers of members of the society.

7. The inspection of the books of the society by every person having an interest in the funds of the society.

The following is the Scale of Payment officially laid down in connection with the above:—

#### Public Auditors.

##### Rates of payment:

For auditing the accounts of Friendly Societies and specially authorised Societies granting Friendly Society benefits, the scale of payment shall be:—

	£	s	d
For Societies consisting of not more than 100 members .. .. .	1	1	0
For Societies with over 100 members but not exceeding 500 members, in respect of each 100 members or part thereof .. .. .	1	1	0
For Societies consisting of over 500 members, in respect of the first 500 members .. .. .	5	5	0
With an additional 10s. 6d. in respect of each additional 100 members or part thereof, no fee, however, to exceed £52 10s., unless by special arrangement.			

For auditing the accounts of all other Societies registered under the Friendly Societies Act, viz., Cattle Insurance Societies, Benevolent Societies, Working Men's Clubs, specially authorised Societies (except such as grant Friendly Society benefits), the scale of payment shall be:—

	£	s	d
For Societies whose total gross receipts do not exceed £2,000 per annum .. .. .	1	1	0
For Societies whose total gross receipts exceed £2,000 but do not exceed £10,000 per annum, in respect of each £2,000, or fraction thereof .. .. .	1	1	0
Where the gross receipts exceed £10,000 per annum, the fee to be fixed by special arrangement.			

For auditing the accounts of Industrial and Provident Societies, the scale of payment shall be:—

	£	s	d
For Societies whose total sales do not exceed £2,000 per annum .. .. .	1	1	0
For Societies whose total sales exceed £2,000 but do not exceed £10,000 per annum, in respect of each £2,000, or fraction thereof .. .. .	1	1	0
For Societies whose total sales exceed £10,000, but do not exceed £25,000 per annum, in respect of the first £10,000 .. .. .	5	5	0
With an additional 10s. 6d. in respect of each additional £2,000, or fraction thereof.			

Where the sales exceed £25,000 per annum, the fee to be fixed by special arrangement. The word "sales," in the case of Societies for the buying and selling of land, to include instalments in repayment of advances.

The auditor may accept audits on terms lower than those of the above scale.

PUBLIC AUDITORS under the FRIENDLY SOCIETIES ACT 1896, and the INDUSTRIAL AND PROVIDENT SOCIETIES ACT 1893, for the year 1899.

These appointments rest with the Lords of the Treasury, to whom applications must be made, stating qualifications.

Aisbett, Richard, Registrar Buildings, 117, High Street, W. Sunderland.—Alexander, John, 41, Gordon's Lane, Paisley, N.B.—Appleby, William, 10, Norfolk Street, Manchester.—Arnold, Charles, Arthur Villa, Archibald Street, Gloucester.—Atkins, E. C., Trinity House, 8, Queen Street, Brightlingsea, Essex.—Ayliffe, G. W., 128, Richmond Road, Kingston-on-Thames.—Bailey, Henry Robinson, Oakworth House, 46, Park Avenue, Whitley-by-the-Sea, Northumberland.—Baylis, Thomas James, Moorgate Street, Rotherham, Yorkshire.—Beaumont, E. A., 28, Queen Street, Huddersfield.—Beckett, C. J., 38, Parkside Terrace, Darwen.—Borrett, R., Pulham Market, Harleston, Norfolk.—Bourne, Henry J., The School,

Pakenham, Suffolk.—Brodrick, Thomas, 1, Balloon Street, Manchester.—Butterworth, Thomas Beecher, Burton Terrace, 10 Newport Road, Leyton, E.—Cadell, G. A., 116, St. Vincent Street, Glasgow.—Cambridge, W. S., 14, George Road, Wallsend-on-Tyne.—Carson, D. S., 209, West George Street, Glasgow.—Chapman, G. A., Whalley, 355, Kennington Road, London, S.E.—Charles, T., Brymbo, Wrexham.—Claridge, William, London and Midland Bank Chambers, Market Street, Bradford.—Coulson, W. W., 15, Oswald Road, Oswestry, Salop.—Crabtree, R., St. George's Chambers, Hebdon Bridge, Yorkshire.—Davidson, Andrew, Canada House, Aberdeen.—Davis, James, 48, Tunnel Terrace, Maidens, Newport, Monmouthshire.—Dudbridge, S. J., 8, Lansdown, Stroud, Gloucestershire.—Egginton, J., 150, Friar Street, Reading.—Findlay, J. A., Market Square, Bishop's Stortford.—Freeborough, John H., Haxworth Chambers, 25, Figtree Lane, Sheffield.—Garde, Henry, 44 & 45, Dame Street, Dublin.—Grose, S. T. W., 3, Rose Mount Road, Burton-on-Trent.—Haigh, Isaac, 29, Regent Street, Barnsley.—Hallam, A., Post Office Chambers, Middlesbrough.—Harber, G., 2, Guildhall Chambers, London, E.C.—Harden, Frank, 76, Broadway Street, Oldham.—Hines, George, Northbank, Belstead Road, Ipswich.—Holmes, G. S., Moot Hall Chambers, Wallgate, Wigan.—Howell, Jenkin, 16, Commercial Place, Aberdeen.—Jackson, Jas. M., The Chambers, Downham Market.—Jennings, H. R., 46, Great Ormond Street, London, W.C.—Jones, A. P., Bute Estate Office, Aberdare.—Jones, E. M., 81, Severn Street, Welshpool.—Kay, W., 77, Adams Avenue, Northampton.—Kean, J. M., 46, Dame Street, Dublin.—Kemp, S., Cheswardine, Market Drayton.—Kevan, W., 12, Acresfield, Bolton.—Knight, C. B., 80, West Street, Gateshead.—Lewis, W. J., Rosebery Villa, Morriston, South Wales.—Lord, James Edmunds, Town Hall Chambers, Rochdale.—McLees, Samuel J., 17, Edgar Street, Forfar.—Mackern, T. H., 3, Cecil Street, Limerick.—Mackintosh, R., 32, Leven Street, Pollokshields, Glasgow.—Main, E. S., 5, Town Hall Chambers, Russell Street, Southsea, Hants.—Mauder, T. J., 3, East Street, Taunton.—Musson, Henry, 10, Great Church Street, Wisbech.—Newey, W. Lewis, 39, Temple Road, Birmingham.—Norbury, W., 106, North Street, Leeds.—O'Connor, J. J., Marlborough Chambers, 12, Marlborough Street, Cork.—Osborne, Thos., 2, Brackley Road, Buckingham.—Peirson, E. T., 17, Hertford Street, Coventry.—Pepper, G., Pier Chambers, High Street, Chatham.—Pryor, John, 44, Hotham Place, Devonport.—Reid, William, Mill Road, Kilmarnock.—Reilly, I., 23, Lincoln Place, Dublin.—Rhodes, James, Council Chambers, 109, Colmore Row, Birmingham.—Ridley, W., 74, Cobden Road, Brighton.—Ritchie, Thomas, 12, East Mayfield, Edinburgh.—Rorie, George, 16, High Street, Perth.—Scott, Thomas, 2, Sun View, St. Luke's, Cork.—Scott, W. P., 68, George Street, Edinburgh.—Searle, T. J., Mansion House Chambers, Bucklersbury, E.C.—Simmons, T. G., 28, Oriol Road, Fratton, Portsmouth.—Smalley, Robert E., 9, Chapel Street, Preston.—Smith, J. Alkman, 3, Thistle Court, Edinburgh.—Smith, R. J., 69, St. Vincent Street, Glasgow.—Smith, W. Arthur, 71, King Street, South Shields.—Sowerbute, Eli, Market Place, Manchester.—Sowler, F. L., 25, Iron Gates, Derby.—Stickland, W. P., Three Legged Cross, Ringwood.—Stroud, William George, 2, Manchester Square Mansions, Dorset Street, London, W.—Swallow, W., 28, Kelso Road, Leeds.—Townley, John E., Clive House, Montgomery.—Turnbull, A., 9, John Dickie Street, Kilmarnock.—Walton, T., 7, Portland Street, Southampton.—Waterworth, Thomas, 68, Victoria Street, Blackburn.—Watkins, T. J., Bank Chambers, Stockton-on-Tees.—Watling, J. H., 40, Broad Street, Bristol.—Watson, Reuben, 40, Shakespeare Street, Nottingham.—Watson Richard, 12, Hargreaves Street, Burnley.—Wheawill, Charles, 1, Imperial Arcade, New Street, Huddersfield.—Wheawill, Cornelius, 1, Imperial Arcade, New Street, Huddersfield.—White, James, 67, St. Michael's Hill, Bristol.—Whyte, J. B., 54, High Street, Paisley.—Williams, David M., Bryn Gelli House, Tonypandy, Llwynypia, R.S.O., Glamorgan.—Wood, T., 10, Norfolk Street, Manchester.—Wyatt, John S., Lea Bank, New Mills, near Stockport.

PUBLIC VALUERS appointed under the FRIENDLY SOCIETIES ACT, for the year 1899.

Ackland, Thomas G., 10, Church Crescent, Muswell Hill, N.—Crisford, George S., Rock Life Office, New Bridge Street, Blackfriars, London, E.C.—Lisle, George, 5, North St. David Street, Edinburgh.—Meikle, James, Scottish Provident Institution, 6, St. Andrew Square, Edinburgh.—Nahmer, H. J., 48, Dame Street, Dublin.—Searle, T. J., Mansion House Chambers, Bucklersbury, London, E.C.—Strachan, Thomas Young, 1, Savoy Mansions, Savoy Street, London, W.C.—Watson, Alfred W., 40, Shakespeare Street, Nottingham.—Watson, Reuben, 40, Shakespeare Street, Nottingham.

#### SCALE OF FEES AUTHORISED BY THE TREASURY.

When the benefits to be valued do not exceed two classes of sick allowance and deferred annuities, together with sums payable on death of members and their wives, the scales of payment to public valuers shall be as follows:—

Societies of not more than 75 members .. .. .	£	s	d
Societies over 75 and not exceeding 100 .. .. .	4	4	0
" 100 " " 150 .. .. .	5	5	0
" 150 " " 200 .. .. .	6	6	0
" 200 " " 300 .. .. .	7	7	0
" 300 " " 400 .. .. .	8	8	0
" 400 " " 500 .. .. .	9	9	0
" 500 " " 600 .. .. .	10	10	0
" 600 " " 750 .. .. .	12	12	0
" 750 " " 1,000 .. .. .	15	15	0

With a further £5 5s. for every 500 members or portions thereof beyond the total number of members not exceeding 2,500. Beyond 2,500 members the fee to be matter of special arrangement, as well as in all cases where the number of benefits exceeds the above-mentioned. Valuers may accept valuation on terms lower than those of the above scale. Valuers must take such steps as they think fit for obtaining payment of their fees.

Note.—Employment of a Public Valuer under the Friendly Societies Act is not compulsory on any Society.



LIST OF ACTUARIES AUTHORISED TO CERTIFY ANNUITY TABLES UNDER S. 16 OF THE FRIENDLY SOCIETIES ACT 1896.

All the Public Valuers for the year 1899, as given in the above list, and in addition—  
The Actuary to the National Debt Commissioners, Old Jewry, London, E.C.—Abbott, Thomas, Brentwood House, Sharlow, Sheffield.—Addiscot, F., 33, Chancery Lane, W.C.—Adlard, A. B., 7, Northampton Park, London, N.—Adler, M. N., Alliance Assurance Co., 1, Bartholomew Lane, London, E.C.—Andras, Henry W., Incorporated University Life Assurance Society, 25, Pall Mall, London, S.W.—Ansell, Hubert, London Scottish-American Trust, 5, Copthall Buildings, E.C.—Blair, Hugh, 18, York Place, Edinburgh.—Blount, E. S. I., Standard Life Office, 3, Pall Mall East, S.W.—Bowser, Wilfrid A., 8, Union Court, Old Broad Street, E.C.—Byers, F. T., Mason, Clergy Mutual Assurance Society, 2 & 3, The Sanctuary, Westminster, London, S.W.—Bumsted, D. A., General Reversionary and Investment Company, 26, Pall Mall, S.W.—Chatham, James, 19, St. Andrew Square, Edinburgh.—Cookburn, Henry R., Scottish Provident Institution, 6, St. Andrew Square, Edinburgh.—Davies, Griffith, 27, Highbury Hill, London, N.—Deuchar, David, Caledonian Insurance Co., 19, George Street, Edinburgh.—Dovey, W. R., Standard Life Office, King William Street, London, E.C.—Duncan, James Heron, Royal Exchange Assurance Company, London, E.C.—Duncan, John, Clergy Pensions Institution, Arundel House, Temple Station, London, W.C.—Gunn, N. B., Scottish Amicable Life Assurance, 35, St. Vincent Place, Glasgow.—Hancock, W. J., Patriotic Insurance Company, Dublin.—Hardy, G. P., English and Scottish Law Life Assurance Association, 12, Waterloo Place, S.W.—Hardy, R. P., 15, Gracechurch Street, London, E.C.—Hewat, Archibald, Edinburgh Life Assurance Company, 22, George Street, Edinburgh.—Higham, C. D., London Life Association, 81, King William Street, London, E.C.—Hudson, S., 10 Belgrave Avenue, Leicester.—Justican, E., Gresham Life Office, Poultry, London, E.C.—King, George, London Assurance Company, 7, Royal Exchange, E.C.—King, William, Law Reversionary Interest Society, Limited, 21, Lincoln's Inn Fields, London, W.C.—McLauchlan, J. J., 26, St. Andrew Square, Edinburgh.—Manly, H. W., Equitable Life Assurance Society, Mansion House Street, E.C.—Neelson, F. G. F., 19, Abingdon Street, Westminster, London, S.W.—Newman, P. L., Yorkshire Life and Fire Insurance Office, York.—Newman, W. L., 22, St. Paul's Square, York.—Nightingale, H. E., Royal Exchange Assurance Company, London, E.C.—Ronaldson, P., 3A, North St. David Street, Edinburgh.—Ryan, G. H., British Empire Mutual Life Assurance Company, 4 & 5, King William Street, E.C.—Schooling, F., Prudential Assurance Co., Holborn Bars, E.C.—Sewell, Richard, Sun Life Office, 68, Threadneedle Street, E.C.—Smith, Howard S., Bank Chambers, 14, Waterloo Street, Birmingham.—Somerville, W. F., Liverpool, London, and Globe Life Insurance Company, 1, Dale Street, Liverpool.—Stirling, R., 126, Chancery Lane, W.C.—Straker, Frank Arthur, Legal and General Life Assurance Society, 10, Fleet Street, London, E.C.—Tarn, A., Wyndham, Westminster and General Life Assurance Association, 23, King Street, Covent Garden.—Tyndall, W. H., Moorlands, Oxford Road, Redhill.—Wallace, Thomas, North British and Mercantile Insurance Company, 64, Princess Street, Edinburgh.—Walton, W. G., Scottish Provident Institution, 6, St. Andrew Square, Edinburgh.—Whittall, W. J., 15, St. James's Square, London, S.W.—Wyatt, F. B., Clergy Mutual Assurance Society, 2 & 3, The Sanctuary, Westminster, London, S.W.

### FALSIFICATION OF ACCOUNTS AND FALSE BALANCE SHEETS, 1875.

(38 and 39 Vict., c. 24.)

This Act declares that "it is expedient to amend the law so as to punish the falsification by clerks, officers, servants and others, of their employers' accounts, books, writings, or documents." The Act, which contains only four sections, declares:—Sec. 1.—That if any clerk, officer, or servant, or any person employed or acting in the capacity of a clerk, officer, or servant, shall wilfully and with intent to defraud, destroy, alter, mutilate, or falsify any book, paper, writings, valuable security, or account which belongs to, or is in the possession of his employer, or has been received by him for or on behalf of his employer, or shall wilfully with intent to defraud make, or concur in making any false entry in, or omit or alter, or concur in omitting or altering, any material particular from, or in, any such book, or any document or account, then in every such case the person so offending shall be guilty of a misdemeanour, and be liable to be kept in penal servitude for a term not exceeding seven years, or to be imprisoned with or without hard labour for any term not exceeding two years.

Sec. 2.—It shall be sufficient in any indictment under this Act to allege a general intent to defraud without naming any particular person to be defrauded.

It is further declared (Sec. 3) that "this Act shall be read as one with the Act of the twenty-fourth and twenty-fifth of Her Majesty, chapter ninety-six," section 82 of which makes it a misdemeanour on the part of any director, public officer, or manager of any body corporate or public company, who shall "as such receive or possess himself of any of the property of such body corporate or public company, otherwise than in payment of a just debt or demand, and shall, with intent to defraud, omit to make, or to cause or direct to be made a full and true entry thereof in the books or accounts of such body corporate or public company." The following section (83) makes it a misdemeanour on the part of any such person, who shall "with intent to defraud, destroy, alter, mutilate, or falsify any book, paper, writing, or valuable security belonging to the body corporate or public company, or make or concur in the making of any false entry, or omit or concur in omitting any material particular in any book of account or other document." And section 84 makes it a similar offence on the part of any such person who "shall make, circulate, or publish, or concur in making, circulating or publishing, any written statement or account which he shall know to be false in any material particular,

with intent to deceive or defraud any member, shareholder, or creditor of such body corporate or public company, or with intent to induce any person to become a shareholder or partner therein, or to entrust or advance any property to such body corporate or public company, or to enter into any security for the benefit thereof."

### PUBLIC HEALTH ACT 1875.

(38 and 39 Vict. c. 55.)

Section 245. "Accounts of the receipts and expenditure under this Act of every local authority shall be made up in such form and to such day in every year as the Local Government Board may appoint."

Section 246. "Where an Urban Authority are the Council of a Borough the accounts of the Receipts and Expenditure under this Act of such authority shall be audited and examined by the Auditors of the Borough, and shall be published in like manner, and at the same time as the Municipal Accounts, and the Auditors shall proceed in the audit after like notice and in like manner, shall have like powers and authorities, and perform like duties, as in the case of auditing the Municipal Accounts. Each of such Auditors shall, in respect of each audit, be paid such reasonable remuneration, not being less than two guineas for every day in which they are employed in such audit, as such authority from time to time appoint. Any order of such authority for the payment of any money may be removed by *certiorari*, and like proceedings may be had thereon as under Section 44 of the Act of the first year of Her Majesty, c. 78, with respect to orders of the Council of a Borough for payments out of the Borough Fund."

Section 247. "Where an Urban Authority are not the Council of a Borough, the following regulations with respect to audit shall be observed, namely:—

(1) The Accounts of the Receipts and Expenditure under this Act of such authority shall be audited and examined once in every year, as soon as can be after the 25th day of March, by the Auditor of accounts relating to the relief of the poor.

(3) Before each audit such authority shall, after receiving from the Auditor the requisite appointment, give at least fourteen days' notice of the time and place at which the same will be made, and of the deposit of accounts required by this section, by advertisement in some one or more of the local newspapers circulated in the district; and the production of the newspaper containing such notice shall be deemed to be sufficient proof of such notice on any proceeding whatsoever.

(4) A copy of the accounts duly made up and balanced, together with all rate books, account books, deeds, contracts, accounts, vouchers, and receipts mentioned or referred to in such accounts, shall be deposited in the office of such authority, and be open, during office hours thereof, to the inspection of all persons interested for seven clear days before the audit, and all such persons shall be at liberty to take copies of or extracts from the same, without fee or reward; and any officer of such authority duly appointed in that behalf neglecting to make up such accounts and books, or altering such accounts or books, or allowing them to be altered when so made up, or refusing to allow inspection thereof, shall be liable to a penalty not exceeding £5.

(5) For the purpose of any audit under this Act, every Auditor may, by summons in writing, require the production before him of all books, deeds, contracts, accounts, vouchers, receipts, and other documents and papers which he may deem necessary, and may require any person holding or accountable for any such books, deeds, contracts, accounts, vouchers, receipts, documents, or papers, to appear before him at any such audit or any adjournment thereof; and to make and sign a declaration as to the correctness of the same; and if any such person neglects or refuses so to do or to produce any such books, deeds, contracts, accounts, vouchers, receipts, documents or papers, or to make or sign such declaration, he shall incur for every neglect or refusal a penalty not exceeding forty shillings; and if he falsely or corruptly makes or signs any such declaration knowing the same to be untrue in any material particular, he shall be liable to the penalties inflicted on persons guilty of wilful and corrupt perjury.

(6) Any Ratepayer or Owner of Property in the District may be present at the audit, and may make any objection to such Accounts before the Auditor; and such Rate-

payers and Owners shall have the same right of appeal against allowances by an Auditor as they have by law against disallowances.

(7) Any Auditor acting in pursuance of this section shall disallow every item of Account contrary to law, and surcharge the same on the person making or authorising the making of the illegal payment, and shall charge against any person accounting the amount of any deficiency or loss incurred by the negligence or misconduct of that person, or of any sum which ought to have been, but is not, brought into account by that person; and shall in every such case certify the amount due from such person, and on application by any party aggrieved shall state in writing the reasons for his decision in respect of such disallowance or surcharge, and also of any allowance which he may have made.

(8) Any person aggrieved by disallowance made may apply to the Court of Queen's Bench for a writ of *certiorari* to remove the disallowance into the said Court, in the same manner, and subject to the same conditions as are provided in the case of disallowances by the Auditors under the laws for the time being in force with regard to the relief of the poor; and the said Court shall have the same powers with respect to allowances, disallowances, and surcharges under this Act, as it has with respect to disallowances or allowances by the said Auditors; or in lieu of such application any person so aggrieved may appeal to the Local Government Board, which Board shall have the same powers in the case of the appeal, as it possesses in the case of appeal against allowances, disallowances, and surcharges by the said Poor Law Auditors.

(9) Every sum certified to be due from any person by an Auditor under this Act shall be paid by such person to the Treasurer of such authority within fourteen days after the same has been so certified, unless there is an appeal against the decision; and if such sum is not so paid, and there is no such appeal, the Auditor shall recover the same from the person against whom the same has been certified to be due by the like process, and with the like powers as in the case of sums certified on the audit of the Poor Rate Accounts, and shall be paid by such Authority all such Costs and Expenses, including a reasonable compensation for loss of time incurred by him in such proceedings, as are not recovered by him from such person.

(10) Within fourteen days after the completion of the audit, the Auditor shall report on the Accounts audited and examined, and shall deliver such report to the Clerk of such Authority, who shall cause the same to be deposited in their office, and shall publish an abstract of such Accounts in some one or more of the local newspapers circulated in the district.

Where the provisions as to audit of any Local Act constituting a Board of Improvement Commissioners are repugnant to or inconsistent with those of this Act, the audit of the Accounts of such Improvement Commissioners shall be conducted in all respects in accordance with the provisions of this Act."

Section 248. "The Accounts under this Act of every Rural Authority shall be audited by the same persons and in every respect in the same manner as the Accounts of Guardians are audited under the Acts for the relief of the poor for the time being in force.

The Accounts of the Overseers collecting or paying any money for the purposes of this Act shall be audited in the same manner as the Accounts of Overseers collecting or paying any money for the purposes of the Acts relating to the relief of the poor for the time being in force.

An Auditor shall, with respect to the Accounts audited under this section, have the like powers and be subject to the like obligations in every respect as in the case of an audit under the Acts relating to the relief of the poor, and any person aggrieved by the decision of the Auditor shall have the like rights and remedies as in the case of such last-mentioned audit."

Section 250. "The Accounts under this Act of officers or assistants of any Local Authority who are required to receive moneys or goods on behalf of such Authority shall be audited by the Auditors or Auditor of the Accounts of such authority, with the same powers, incidents, and consequences as in the case of such last-mentioned accounts,

## GAS COMPANIES ACTS.

[In addition to the Company's Auditor the Accounts are audited by an Auditor appointed by the Board of Trade.]

By Section 57 of the Gas Light and Coke Company Act 1876 (39 & 40 Vict. c. cxxxv. Local) "There shall be an Auditor of the Accounts of the Company, being a competent and impartial person, from time to time appointed by and removable by the Board of Trade, which Auditor is in this Act referred to as the Auditor."

Section 58. "The Auditor shall, with all practicable speed, after the commencement of this Act investigate the Accounts of the Company, and ascertain and certify the amount of its capital, distinguishing Share from Loan Capital; and shall, from time to time, as new capital shall be expended, in like manner ascertain and certify such new capital."

Section 59. The Auditor shall, from time to time, prescribe the form of Accounts to be kept by the Company.

Section 60. "The Auditor shall during every half-year, as and when he thinks fit, inspect the Accounts of the Company, and audit the same, and if he finds the same correct, he shall certify the same; but if he finds the Accounts incorrect in principle or in detail he shall require the Company to correct the same in such manner as he thinks right, and he may, if he thinks fit, grant a conditional certificate so as to authorise the payment of a dividend subject to correction if need be, and except in the case of a conditional certificate a dividend shall not in any case be declared until the Accounts are certified by the Auditor . . . ."

Section 61. "The Company shall give the Auditor, his clerks, and assistants, access to the books and documents of the Company, and shall when required furnish to him or them all vouchers and information requisite for the purposes of the audit, and shall afford to him and them all facilities for the proper execution of his and their duty."

By Section 62 "If the Corporation, the Metropolitan Board, or the Company, think themselves aggrieved by any act, determination, or omission of the Auditor, the matter in difference shall be referred to the determination of an arbitrator to be agreed on between them and the Auditor, or in default of agreement to be appointed [as mentioned in the section], and the costs of the arbitrator shall be in the discretion of the arbitrator, whose decision shall, with respect to all such matters, be final and conclusive; and, subject to this provision, the directions and determinations of the Auditor shall be final and conclusive."

Note.—In the "Model Gas Bill," as set out in Michael and Will's Law of Gas and Water (3rd ed., pp. 165-166) the Gasworks Clauses Act 1847 is incorporated with the special Act. Section 38 of the Act of 1847, which relates to audit, is set out above.

## HIGHWAYS AND LOCOMOTIVES (AMENDMENT) ACT 1878.

(41 and 42 Vict. c. 77).

9. The Accounts of the Highway Authority of every highway district and highway parish shall be made up in such form as the Local Government Board shall from time to time prescribe, and shall be balanced to the 25th day of March in each year, and as soon as conveniently may be after such day the said Accounts shall be audited and examined by the Auditor of Accounts relating to the relief of the poor for the audit district in which the highway district or highway parish, or the greater part thereof in rateable value, is situate.

Every such Auditor shall (as nearly as may be) have, in relation to the Accounts of a Highway Authority of a highway district or highway parish, and of their officers, the same powers and duties as he has in the case of Accounts relating to the relief of the poor; and any person aggrieved by the decision of the Auditor shall have the same rights and remedies as in the case of such last-mentioned audit.

The Auditors shall receive such remuneration as the Local Government Board direct; and such remuneration, together with the expenses incident to the audit, shall be paid by the Highway Authority of the highway district or highway parish out of the fund or rate applicable to the repair of highways within such district or parish; and such remuneration and expenses may, in default of payment, be recovered in a summary manner.

[The Section also repeals Section 44 of the Highway Act 1835 (5 & 6 Will. 4, c. 50), and amends Section 36 of the Highway Act 1864 (27 & 28 Vict. c. 101).]

18. Every Highway Authority shall keep, in such form as may be directed by the County Authority, a separate account of the expenses of the maintenance of the main roads within their jurisdiction, and shall forward copies thereof to the County Authority at such time or times in every year as may be required by the County Authority, and the accounts so kept shall, when the accounts of the Highway Authority are audited under this Act, or under Section 247 of the Public Health Act 1875, be audited in the same manner as the other accounts of such authority, and when the Accounts of the Highway Authority are not so audited shall be subject to such audit as the County Authority may direct.

If any Highway Authority makes default in complying with the provisions of this section, or with any directions given in pursuance thereof by the County Authority, the County Authority may withhold all or any part of the contributions payable by them under this Act towards the expenses of the maintenance of main roads, by such Highway Authority for the year in which such default occurs.

### COMPANIES ACT 1879.

(42 and 43 Vict. c. 76.)

6. "The Auditor or Auditors shall make a report to the members on the Accounts examined by him or them, and on every Balance Sheet laid before the Company in general meeting during his or their tenure of office; and in every such report shall state whether, in his or their opinion, the Balance Sheet referred to in the report is a full and fair Balance Sheet properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, as shown by the Books of the Company; and such report shall be read before the Company in General Meeting." (7) relates to remuneration.

Section 7 provides (1) that the Accounts shall be examined by the Auditor or Auditors once, at least, every year. (5) That every Auditor shall have delivered to him a list of the Books, shall have access to the Books and Accounts; and may examine the Directors or Officers. If there are branches beyond the limits of Europe it is sufficient to give him access to copies transmitted to the head office in the United Kingdom.

8. "Every Balance Sheet submitted to the annual or other meeting of the members of every Banking Company registered after the passing of this Act as a limited company shall be signed by the Auditor or Auditors, and by the Secretary or Manager (if any), and by the Directors of such Company, or three of such Directors at the least."

### DISTRICT AUDITORS ACT 1879.

(42 Vict. c. 6).

Section 2. After the 25th day of March 1879, all payments to district Auditors out of any local rate shall cease, and the whole of the salaries or remuneration, and of the expenses of district auditors, to such amount as may be sanctioned by the Treasury, shall be paid out of moneys provided by Parliament; and for the purpose of contributing to the amount required for the payment of such salaries, remuneration, and expenses, there shall be charged on every local authority, whose accounts are audited by a district Auditor, a stamp duty, for the use of Her Majesty, according to the scale contained in the first Schedule to this Act, and such duty shall be levied by a stamp on the certificate of the Auditor hereinafter mentioned.

3. Where the accounts of the Receipts and Expenditure of a local authority are audited by a district Auditor, the local authority shall prepare and submit to the district Auditor at every audit (other than an extraordinary audit held in pursuance of Section 6 of the Poor Law Amendment Act 1866) a financial Statement, in duplicate.

in the prescribed form, and containing the prescribed particulars; one of such duplicates shall have the stamp charged under this Act affixed thereon, and the Auditor at the conclusion of the audit shall cancel that stamp, and certify on each duplicate, in the prescribed form, the amount in words at length of the expenditure so audited and allowed, and further, that the regulations with respect to such Statement have been duly complied with, and that he has ascertained by the audit the correctness of the Statement.

He shall forthwith send the duplicate so stamped and certified by him to the Local Government Board; and in such case a return of the Receipts or Expenditure comprised in such statement need not, unless the Local Government Board so require, be sent to the Board in pursuance of the Local Taxation Returns Act 1860 and 1877.

Section 4 empowers the Local Government Board to appoint and remove district Auditors, to assign them and change their duties and districts. The section proceeds as follows:—The Board may also, with the consent of the Treasury, appoint from time to time a person or persons, either temporarily or otherwise, to assist a district Auditor in the performance of his duties, and any person so appointed shall, subject to any exceptions made by the terms of his appointment, have the same powers and duties, and be subject to the same obligations as the district Auditor whom he is appointed to assist. The Board with the like consent, may assign to a person so appointed such salary or remuneration and such sum for his expenses as may seem fit, and such salary, remuneration, and expenses shall be paid out of moneys provided by Parliament.

5. Where any Accounts of the Receipts and Expenditure of a local authority are, subject by law, to be audited by a district Auditor, the Local Government Board may from time to time, by order, make . . . regulations [*inter alia*] respecting the audit . . . the form of keeping the accounts . . . the day or days to which the accounts are to be made up, . . . the mode of publishing the time and place of holding the audit, the persons by whom such accounts are to be produced for audit, and the mode of conducting the audit.

By Section 6 the duties may, if the Commissioners of Inland Revenue so direct, "be denoted by adhesive stamps, to be cancelled by the Auditor as provided by this Act."

By Section 8, "prescribed" means prescribed from time to time by the Local Government Board.

### ELECTRIC LIGHTING ACT 1882.

(45 & 46 Vict. c. 56.)

9. "The Undertakers shall, on or before the twenty-fifth day of March in every year, fill up an annual Statement of Accounts of the undertaking made up to the thirty-first day of December then next preceding; and such Statement shall be in such form and shall contain such particulars and shall be published in such manner as may from time to time be prescribed in that behalf by the Board of Trade.

The Undertakers shall keep copies of such annual Statement at their office, and sell the same to any applicant at a price not exceeding one shilling a copy."

[Penalties for defaults.]

### SHERIFFS ACT 1887.

(50 & 51 Vict. c. 55).

21.—(1) Every Sheriff shall within two months after the expiration of his office, or in case of the death of any Sheriff, the under-Sheriff by him appointed shall within two months next after the death of such Sheriff, transmit to the Treasury a just and true account under his hand:—

(a) Of all sums received by such Sheriff for the use of the Crown, and of all sums paid or claimed by him or on his behalf (including such sums as have been usually inserted in the bill of cravings) with all such particulars as are needful to explain the same, and

(b) Of the names and residences of all persons incurring fines, issues, amerciaments, forfeited recognizances, or sums of money which he has been authorised to levy by virtue of any writ issued to him or to any predecessor in office, and if the same have not been levied the causes of their not having been levied; and the Treasury may grant a warrant for the allowance of the sums so paid or claimed in the Account, or for the payment of such sum of money in respect thereof as they may think reasonable.



[N.B.—The proviso exempts Sheriff from imprisonment "for not finishing (sic) his Accounts in due time, or for any contempt or neglect in relation to his Accounts," except upon a warrant by a Judge of the High Court; and an under-Sheriff is not to be personally responsible for any sum received by a deceased Sheriff.]

22.—(1). All Accounts of Sheriffs and their under-Sheriffs which are transmitted to the Treasury under this Act shall be examined and audited by such persons, and in such manner as the Treasury may, from time to time, by warrant direct; and the Treasury may by any warrant make such provisions in relation to the transmission, examination, verification, and audit of such Accounts, and for ascertaining and determining the balances due from and the discharge of the persons accounting, as to the Treasury may seem proper.

[Sub-section 2 requires "every such warrant" to be laid before both Houses of Parliament.]

(3) If under any such warrant it is necessary for a Sheriff or under-Sheriff to take any oath to any account or any matter relating thereto, such oath, except when the Treasury require his personal examination before the person appointed by them to audit, may be sworn before [a Judge of the High Court, Commissioner for taking oaths, or Justice of the Peace].

### MUNICIPAL CORPORATIONS ACT 1882.

(45 and 46 Vict. c. 50).

Section 25.—“(1) There shall be three Borough Auditors, two elected by the Burgesses, called Elective Auditors, and one appointed by the Mayor, called Mayor's Auditor.

(2) An Elective Auditor must be qualified to be a Councillor, but may not be a member of the Council, or the Town Clerk, or the Treasurer.

(3) The Mayor's Auditor must be a member of the Council.

(4) The term of office of each Auditor shall be one year.

(5) The appointment of the Mayor's Auditor shall be made on the ordinary day of the election of the Elective Auditors.

(6) On a casual vacancy in his office an appointment to fill it shall be made within ten days after the occurrence of the vacancy.”

Section 26. “The Treasurer shall make up his accounts half-yearly to such dates as the Council, with the approval of the Local Government Board, from time to time appoint; and, subject to any such appointment, to the dates in use at the commencement of this Act.”

Section 27.—“(1) The Treasurer shall, within one month from the date to which he is required to make up his accounts in each half-year, submit them, with the necessary vouchers and papers, to the Borough Auditors, and they shall audit them.

(2) After the audit of the accounts for the second half of each financial year the Treasurer shall print a full abstract of his accounts for that year.”

### LOCAL GOVERNMENT ACT 1888.

(51 and 52 Vict. c. 41.)

This Act does not expressly repeal 18 & 19 Vict. c. 120, but Section 126 says that “all enactments inconsistent with this Act are hereby repealed.” By Section 40 (3) the powers, duties, and liabilities, of the Metropolitan Board of Works are transferred to the London County Council; that Board ceases to exist, and the London County Council are appointed “in law the successors” of the Board.

By Section 40 (1) “The Metropolis shall, on and after the appointed day, be an Administrative County for the purposes of this Act, by the name of the Administrative County of London.”

And by Section 40 (6) “The provisions of this Act with respect to the powers, duties, and liabilities of County Councils, and the transfer of property, debts, and liabilities of counties to County Councils, shall apply to the Administrative County of London in like manner, so nearly as circumstances admit, as if the Quarter Sessions, Justices, and Clerks of the Peace, for the counties of Middlesex, Surrey, and Kent, had been, so far as regards the Metropolis, the Quarter Sessions, Justices, and Clerks of the Peace, for the Administrative County of London.”

And Section 71 is as follows:—“(1) The Accounts of the receipts and expenditure of County Councils shall be made up to the end of each local financial year as defined by

this Act, and be in the form for the time being prescribed by the Local Government Board. (2) The provisions of the Municipal Corporations Act 1882, with respect to the return of the Local Government Board of the Accounts of a Council of a Borough, and to the Accounts of the treasurer of the Borough; and to the inspection and abstract thereof, shall apply to the Accounts of a County Council, and of the treasurer and officers of such Council, and the said provisions respecting the return to the Local Government Board shall extend to the return to that Board of a printed copy of the abstract of the said Accounts. (3) The Accounts of a County Council and of the county treasurer and officers of such Council shall be audited by the district auditors appointed by the Local Government Board, in like manner as accounts of an urban authority and their officers under sects. 247 and 250 of the Public Health Act 1875, and those sections and all enactments amending them or applying to audit by district auditors, including the enactments imposing penalties and providing for the recovery of sums, shall apply in like manner as if, so far as they relate to the audit of the Accounts of an urban authority, and the officers of such authority, they were herein re-enacted with the necessary modifications; and, accordingly, all ratepayers and owners of property in the county shall have the like rights, and there shall be the same appeal as in the case of such audit. Provided that the first schedule to the District Auditors Act 1879 shall be modified in the manner described in the second schedule to this Act.

Section 73. (1) After the appointed day, not being more than three years after the passing of this Act, the local financial year shall be the twelve months ending the 31st day of March; and the Accounts of the receipts and expenditure of every County Council shall be made up for that year; but until the appointed day the local financial year shall be the twelve months ending the 25th day of March, and the said Accounts shall be made up for that year. (2) All enactments relating to Accounts of local authorities or the audit thereof, or to returns touching their receipts and expenditure, or to meetings, or to other matters, shall be modified so far as is necessary for adapting them to the provisions of this section; and the Local Government Board shall from time to time give such orders and make such arrangements as appear to the Board to be necessary or proper for effecting such adaptation, and giving effect to the provisions of this section.

[See also Local Government Act 1894.]

### LONDON & ST. KATHARINE & EAST & WEST INDIA DOCKS ACT 1888.

(51 and 52 Vict. c. cxliii., Local.)

56. With respect to the auditing of the Accounts of the Joint Committee, the following provisions shall have effect from and after the commencement of the working union (that is to say):—

(1) Each of the two Companies, in general meeting, shall, for that purpose, elect an Auditor;

(2) The Auditors so elected shall, together, audit the Accounts of the Joint Committee;

(3) The two Auditors so elected, before entering upon their duties shall appoint a Chartered Accountant as a referee to determine any differences (other than a difference by this Act referred to the Joint Committee or the standing Arbitrator) which may arise between them, or if for one month after the day on which the last elected of the said two Auditors was so elected, they fail to appoint a referee, a Chartered Accountant shall, on the application of either of the two companies, be appointed referee by the President, for the time being, of the Institute of Chartered Accountants.

(4) In case any difference arises between the two Auditors elected, as aforesaid, with respect to the Accounts of the Joint Committee, the same shall be determined by the referee, and the Accounts, as signed and certified to be correct by the referee, shall be deemed, for all purposes, to be correct, and to have been duly audited.

(5) The provisions of the Companies Clauses Consolidation Act 1845, relative to the election, powers, and duties of Auditors of a Company, shall have effect *mutatis mutandis* with respect to the election of Auditors by each of the two Companies for the purposes of the present section, and with respect to the powers and duties of the Auditors.



## COMPANIES (WINDING-UP) ACT, 1890.

(53 &amp; 54 VICT. CH. 63.)

The following is the full text of this Act:—

An Act to amend the Law relating to the Winding-up of Companies in England and Wales. (18th August, 1890.)

Be it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal and Commons in this present Parliament assembled and by the authority of the same as follows:—

1.—(1) The courts having jurisdiction to wind-up companies in England and Wales shall be the High Court, the Chancery courts of the counties palatine of Lancaster and Durham, the County courts, and the Stannaries court.

(2) Where the amount of the capital of a company paid up or credited as paid up exceeds ten thousand pounds, a petition to wind-up the company or to continue the winding up of the company under the supervision of the court shall be presented to the High Court, or, in the case of a company situate within jurisdiction of either of the palatine courts aforesaid, either to the High Court or to the palatine court having jurisdiction.

(3) Where the amount of the capital of a company paid up or credited as paid up does not exceed ten thousand pounds, and the registered office of the company is situate within the jurisdiction of a county court having jurisdiction under this Act, a petition to wind-up the company or continue the winding-up of the company under the supervision of the court shall be presented to that county court.

(4) Provided that where a company is formed for working mines within the Stannaries and is not shown to be actually working mines beyond the limits of the Stannaries, or to be engaged in any other undertaking beyond those limits, or to have entered into a contract for such working or undertaking, a petition to wind-up the company or continue the winding-up of the company under the supervision of the court shall be presented to the Stannaries court whatever may be the amount of the capital of the company and wherever the registered office of the company is situate.

(5) The Lord Chancellor may by order exclude a county court from having jurisdiction under this Act, and for the purposes of such jurisdiction may attach its district, or any part thereof, to the High Court or to any other county court, and may revoke or vary any such order. In exercising his powers under this section the Lord Chancellor shall provide that a county court shall not have jurisdiction under this Act unless it has for the time being jurisdiction in bankruptcy.

(6) Every court having jurisdiction under this Act to wind-up a company shall for the purposes of that jurisdiction have all the powers of the High Court, and every prescribed officer of the court shall perform any duties which an officer of the High Court may discharge by order of the judge thereof or otherwise in relation to the winding-up of a company.

(7) Nothing in this section shall invalidate a proceeding by reason of its being taken in a wrong court.

2. Subject to general rules and to orders of transfer made under the authority of the Supreme Court of Judicature Act, 1873, and the Acts amending it, the jurisdiction of the High Court under this Act shall, as the Lord Chancellor may from time to time by general order direct, be exercised, either generally or in specified classes of cases, either by such judge or judges of the Chancery Division of the High Court as the Lord Chancellor may assign to exercise that jurisdiction, or by the judge who, for the time being, exercises the bankruptcy jurisdiction of the High Court.

3.—(1) The winding-up of a company or any proceedings therein may at any time and at any stage, and either with or without application from any of the parties thereto, be transferred from one court to another court, or may be retained in the court in which the proceedings were commenced, although it may not be the court in which the proceedings ought to have been commenced.

(2) The powers of transfer given by the foregoing provisions of this section may, subject to and in accordance with general rules, be exercised by the Lord Chancellor, or by any judge of the High Court having jurisdiction under this Act, or, as regards any case within the jurisdiction of any other court, by the judge of that court.

(3) If any question arises in any winding up proceeding in a county court or in the Stannaries court, which all the parties to the proceeding, or which one of them and the judge of the court, may desire to have determined in the first instance in the High Court, the judge shall state the facts in the form of a special case for the opinion of the High Court, and thereupon the special case and the proceedings, or such of them as may be required, shall be transmitted to the High Court for the purposes of the determination.

4.—(1) On an order being made by the court for winding-up a company the officer hereinafter mentioned shall, by virtue of his office, become the provisional liquidator of the company and shall continue to act as such until he or another person becomes liquidator and is capable of acting as such.

(2) The said officer shall be the official receiver, if any, attached to the court for bankruptcy purposes, or if there is more than one such official receiver, then such one of them as the Board of Trade may appoint, or, if there is no such official receiver, then an officer appointed for the purpose by the Board of Trade. Any such officer shall for the purpose of his duties under this Act be styled the official receiver.

(3) When a person other than the official receiver is appointed liquidator of a company he shall be styled liquidator and not official liquidator of the company, and the provisions of the Company Acts relating to the official liquidator shall, in their application to him, be construed as if the word "official" were omitted therefrom. Such a person shall not be capable of acting as liquidator until he has notified his appointment to the registrar of joint stock companies and given security in the manner prescribed to the satisfaction of the Board of Trade. He shall give the official receiver such information and such access to and facilities for inspecting the books and documents of the company, and generally such aid, as may be requisite for enabling that officer to perform his duties under this Act.

(4) If any vacancy occurs in the office of liquidator of a company, the official receiver shall, by virtue of his office be the liquidator during the vacancy.

(5) The official receiver may be appointed by the court provisional liquidator of the company at any time after the presentation of the petition and before a windingup order has been made.

(6) Where an application is made to the court to appoint a receiver on behalf of the debenture holders or other creditors of a company the official receiver may be so appointed.

5.—(1) Where the official receiver becomes the liquidator of a company, whether provisional or otherwise, he may, if satisfied that the nature of the estate or business of the company, or the interests of the creditors or contributories generally, require the appointment of a special manager of the estate or business of the company other than himself, apply to the court, and the court may on such application, appoint a special manager thereof during such time as the court may direct, with such powers, including any of the powers of a receiver or manager, as may be entrusted to him by the court.

(2) The special manager shall give such security and account in such manner as the Board of Trade may direct.

(3) The special manager shall receive such remuneration as may be fixed by the court.

6.—(1) When the court has made an order for winding up a company the official receiver shall summon separate meetings of the creditors and contributories of the company for the purpose of—

(a)—determining whether or not an application is to be made to the court for appointing a liquidator in the place of the official receiver; and

(b)—determining whether or not an application is to be made to the court for the appointment of a committee of inspection to act with the liquidator, and who are to be the members of such committee if appointed. The court may make any appointment and order required to give effect to any such determination, and if there is a difference between the determinations of the meetings of the creditors and the contributories in respect of any of the matters mentioned in the foregoing provisions of the court shall decide the difference and make such order thereon as the court may think fit.

(2) The provisions of the First Schedule to this Act, shall, subject to such modifications as may be made therein by general rules, apply to any meeting summoned in pursuance of this section.

(3) In case a liquidator is not appointed by the court the official receiver shall be the liquidator of the company.

7.—(1) Where the court has made an order for windingup a company, there shall be made out and submitted to the official receiver a statement as to the affairs of the company in the prescribed form, verified by affidavit, and showing the particulars of the assets,

debts, and liabilities of the company, the names, residences, and occupations of the creditors of the company, the securities held by them respectively, the dates when the securities were respectively given, and such further or other information as may be prescribed or as the official receiver may require.

(2.) The statement shall be submitted and verified by one or more of the persons who are at the time of the winding-up order the directors and by the person who is at that time the secretary or other chief officer of the company, or by such of the persons being or having been directors or officers of the company, or having taken part in the formation of the company at any time within one year before the order for winding-up the company, as the official receiver, subject to the direction of the court, may require to submit and verify the same.

(3.) The statement shall be submitted within fourteen days from the date of the order or within such extended time as the official receiver or the court may for special reasons appoint.

(4.) Any person making or concurring in making the statement and affidavit required by this section shall be allowed, and shall be paid by the official receiver, out of the assets of the company, such costs and expenses incurred in and about the preparation and making of such statement and affidavit as the official receiver may consider reasonable, subject to an appeal to the court.

(5.) If any person, without reasonable excuse, makes default in complying with the requirements of this section, he shall be liable to a fine not exceeding ten pounds for every day during which the default continues.

(6.) Any person stating himself in writing to be a creditor or contributory of the company shall be entitled by himself or by his agent at all reasonable times, on payment of the prescribed fee, to inspect the statement submitted in pursuance of this section, and to a copy thereof. But any person untruthfully so stating himself to be a creditor or contributory shall be guilty of a contempt of court, and shall be punishable accordingly on the application of the liquidator or of the official receiver.

8.—(1.) Where the court has made an order for winding up a company, the official receiver shall, as soon as practicable after receipt of the statement of the company's affairs, submit a preliminary report to the court—

- (a) As to the amount of capital issued, subscribed, and paid up, and the estimated amount of assets and liabilities; and
- (b) If the company has failed, as to the causes of the failure; and
- (c) Whether in his opinion further inquiry is desirable as to any matter relating to the promotion, formation or failure of the company, or the conduct of the business thereof.

(2.) The official receiver may also, if he thinks fit, make a further report, or further reports, stating the manner in which the company was formed, and whether in his opinion any fraud has been committed by any person in the promotion or formation of the company, or by any director or other officer of the company in relation to the company since the formation thereof, and any other matters which in his opinion it is desirable to bring to the notice of the court.

(3.) The court may, after consideration of any such report, direct that any person who has taken any part in the promotion or formation of the company, or has been a director or officer of the company, shall attend before the court on a day appointed by the court for that purpose, and be publicly examined as to the promotion or formation of the company, or as to the conduct of the business of the company, or as to his conduct and dealings as director or officer of the company.

(4.) The official receiver shall take part in the examination, and for that purpose may, if specially authorised by the Board of Trade in that behalf, employ a solicitor with or without counsel.

(5.) The liquidator, where the official receiver is not the liquidator, and any creditor or contributory of the company, may also take part in the examination, either personally or by solicitor or counsel.

(6.) The court may put such questions to the person examined as to the court may seem expedient.

(7.) The person examined shall be examined on oath, and it shall be his duty to answer all such questions as the court may put or allow to be put to him. The person examined shall at his own cost, prior to such examination, be furnished with a copy of the official receiver's report, and shall also at his own cost be entitled to employ at such examination a solicitor with or without counsel, who shall be at liberty to put such questions to the person examined as the court may deem just, for the purpose of enabling that person to

explain or qualify any answer given by him. Provided always, that if such person is, in the opinion of the court, exculpated from any charges made or suggested against him, the court may allow him such costs as the court in its discretion may think fit. Notes of the examination shall be taken down in writing, and shall be read over to or by, and signed by, the person examined, and may thereafter be used in evidence against him. They shall also be open to the inspection of any creditor or contributory of the company at all reasonable times.

(8.) The court may, if it thinks fit, adjourn the examination from time to time.

(9.) A public examination under this section may, if the court so directs, and subject to general rules, be held before any judge of county courts, or before any officer of the Supreme Court, being an official referee, master, registrar of bankruptcy, or chief clerk or before any district registrar in the High Court named for the purpose by the Lord Chancellor, or in the case of companies being wound up by a Palatine court, before a registrar of that court, and the powers of the court under sub-section six, seven, and eight of this section may (except as to costs) be exercised by the person before whom the examination is held.

9.—(1.) A committee of inspection appointed in pursuance of this Act shall consist of persons being creditors or contributories of the company, of persons holding general powers of attorney from such persons in such proportions as may be agreed on by the meetings of creditors and contributories, or as, in case of difference, may be determined by the court.

(2.) The committee of inspection shall meet at such times as they from time to time appoint, and, failing such appointment, at least once a month; and the liquidator or any member of the committee may also call a meeting of the committee as and when he thinks necessary.

(3.) The committee may act by a majority of their members present at a meeting, but shall not act unless a majority of the committee are present at the meeting.

(4.) Any member of the committee may resign his office by notice in writing signed by him, and delivered to the liquidators.

(5.) If a member of the committee becomes bankrupt, or compounds or arranges with his creditors, or is absent from five consecutive meetings of the committee without the leave of those members of the committee who together with himself represent the creditors or contributories, as the case may be, his office shall thereupon become vacant.

(6.) Any member of the committee representing creditors may be removed by an ordinary resolution at any meeting of creditors of which seven days' notice has been given, stating the object of the meeting. Any member of the committee representing contributories may be removed by an ordinary resolution at any meeting of contributories, of which seven days' notice has been given, stating the object of the meeting.

(7.) On a vacancy occurring in the office of a member of the committee, the liquidator shall forthwith summon a meeting of the creditors or of contributories, as the case may require, for the purpose of filling the vacancy, and the meeting may, by resolution, reappoint the same or appoint another creditor or contributory to fill the vacancy.

(8.) The continuing members of the committee, provided there be not less than two such continuing members, may act notwithstanding any vacancy in their body.

(9.) If there be no committee of inspection, any act or thing or any direction or permission by this Act authorised or required to be done or given by the committee may be done or given by the Board of Trade on the application of the liquidator.

10.—(1.) Where in the course of the winding-up of a company under the Companies Act it appears that any person who has taken part in the formation or promotion of the company, or any past or present director, manager, liquidator, or other officer of the company, has misapplied or retained or become liable or accountable for any moneys or property of the company, or been guilty of any misfeasance or breach of trust in relation to the company, the court may, on the application of the official receiver, or the liquidator of the company, or of any creditor or contributory of the company, examine into the conduct of such promoter, director, manager, liquidator, or other officer of the company, and compel him to repay any moneys or restore any property so misapplied or retained, or for which he has become liable, or accountable, together with interest after such rate as the court thinks just, or to contribute sums of money to the assets of the company by way of compensation in respect of such misapplication, retention, misfeasance, or breach of trust as the court thinks just.

(2.) The provisions of this section shall apply in the winding-up of any company under the Companies Act, whether the same is being wound up by or subject to the supervision of the court, or is being wound up voluntarily, and whether the winding-up commenced

before or after the passing of this Act, and notwithstanding that the offence is one for which the offender may be criminally responsible.

11.—(1.) An account called the Companies Liquidation Account shall be kept by the Board of Trade with the Bank of England, and all monies received by the Board of Trade in respect of proceedings under this Act shall be paid to that account.

(2.) Every liquidator of a company which is being wound up by order of the court shall, in such manner and at such times as the Board of Trade, with the concurrence of the Treasury, direct, pay the money received by him to the Companies Liquidation Account at the Bank of England, and the Board of Trade shall furnish him with a certificate of receipt of the money so paid.

(3.) Provided that, if the committee of inspection satisfy the Board of Trade that, for the purpose of carrying on the business of the company, or of obtaining advances, or for any other reason, it is for the advantage of the creditors or contributories that the liquidator should have an account with any other bank, the Board of Trade shall, on the application of the committee of inspection, authorise the liquidator to make his payments into and out of such other bank as the committee may select, and thereupon those payments shall be made in the prescribed manner.

(4.) If any such liquidator at any time retains for more than ten days a sum exceeding fifty pounds, or such other amount as the Board of Trade in any particular case authorise him to retain, then, unless he explains the retention to the satisfaction of the Board of Trade, he shall pay interest on the amount so retained in excess of the rate of twenty pounds per centum per annum, and shall be liable to disallowance of all or such part of his remuneration as to the Board shall seem just, and to be removed from his office by the Board, and shall be liable to pay any expenses occasioned by reason of his default.

(5.) All payments out of money standing to the credit of the Board of Trade in the Companies Liquidation Account shall be made by the Bank of England in the prescribed manner.

(6.) No liquidator of a company which is being wound up by order of the court shall pay any sums received by him as liquidator into his private banking account.

12.—(1.) The liquidator of a company which is being wound up by the court may, with the sanction either of the court or of the committee of inspection, carry on the business of the company, or bring or defend any legal proceeding in the name and on behalf of the company, or exercise any of the powers conferred by section one hundred and fifty-nine or section one hundred and sixty of the Companies Act 1862.

(2.) The liquidator of any such company may, without the sanction of the court or of the committee of inspection, exercise any of the other powers conferred on the liquidator by section ninety-five of the Companies Act 1862.

(3.) The exercise by the liquidator of the powers referred to in this section shall be subject to the control of the court, and any creditor or contributory may apply to the court with respect of any exercise or proposed exercise of any of those powers.

(4.) The liquidator of a company which is being wound up by order of the court may, with the sanction either of the court or of the committee of inspection, employ a solicitor or other agent to take any proceedings, or do any business which the liquidator is unable to take or do himself. The sanction aforesaid must be a sanction obtained before the employment except in cases of urgency, and in such cases it must be shown that no undue delay took place in obtaining the sanction.

13.—General rules may be made for requiring or enabling all or any of the powers and duties conferred and imposed on the court by sections ninety-one, ninety-eight, ninety-nine, one hundred, one hundred and two, and one hundred and seven of the Companies Act 1862, to be exercised or performed by the liquidator as an officer of the court, and subject to the control of the court.

Provided that the liquidator shall not, without the special leave of the court, rectify the register of members, and shall not make any call without either the special leave of the court or the sanction of the committee of inspection.

14.—Where a company is being wound up voluntarily, or subject to the supervision of the court, the official receiver attached to the court having jurisdiction to wind up the company may present a petition that the company be wound up by the court, and thereupon, if the court is satisfied that the voluntary winding up or winding up subject to supervision cannot be continued with due regard to the interest of the creditors or contributories, it may make an order that the company be wound up by the court.

15.—(1.) If the winding up of a company is not concluded within one year after its commencement, the liquidator of the company shall, at such intervals as may be prescribed,

until the winding up is concluded, send to the registrar of joint stock companies a statement in the prescribed form and containing the prescribed particulars with respect to the proceedings in and position of the liquidation. Any person stating himself in writing to be a creditor or contributory of the company shall be entitled, by himself or by his agent, at all reasonable times, on payment of the prescribed fee, to inspect the statement submitted in pursuance of this section, and to a copy thereof, or extract therefrom. But any person untruthfully so stating himself to be a creditor or contributory shall be guilty of contempt of court, and shall be punishable accordingly on the application of the liquidator or of the official receiver.

(2.) If a liquidator makes default in complying with the requirements of this section he shall be liable to a fine not exceeding fifty pounds for each day during which the default continues.

(3.) If it appears from any such statement or otherwise that any liquidator of a company has in his hands or under his control any money representing unclaimed or undistributed assets of the company which has remained unclaimed or undistributed for six months after the date of their receipt, the liquidator shall forthwith pay the same to the Companies Liquidation Account at the Bank of England. Every such liquidator shall be entitled to the prescribed certificate of receipt for the moneys so paid, and that certificate shall be an effectual discharge to him in respect thereof.

(4.) For the purpose of ascertaining and getting in any money payable into the Bank of England in pursuance of this section, the like powers may be exercised and by the like authority as are exercisable under section one hundred and sixty-two of the Bankruptcy Act 1883, for the purpose of ascertaining and getting in the sums, funds, and dividends referred to in that section.

(5.) Any person claiming to be entitled to any money paid into the Bank of England in pursuance of this section may apply to the Board of Trade for payment of the same, and the Board of Trade may, on a certificate by the liquidator that the person claiming is entitled, make an order for the payment to that person of the sum due. Any person dissatisfied with the decision of the Board of Trade in respect of any claim made in pursuance of this section may appeal to the High Court.

(6.) This section shall apply whether the winding up of the company has commenced before or after the commencement of this Act.

16.—(1.) Whenever the cash balance standing to the credit of the Companies Liquidation Account is in excess of the amount which in the opinion of the Board of Trade is required for the time being to answer demands in respect of companies' estates, the Board of Trade shall notify the same to the Treasury, and shall pay over the same or any part thereof, as the Treasury may require, to the Treasury, to such account as the Treasury may direct, and the Treasury may invest the said sums, or any part thereof, in Government securities, to be placed to the credit of the said account.

(2.) Whenever any part of the money so invested is, in the opinion of the Board of Trade, required to answer any demands in respect of companies' estates, the Board of Trade shall notify to the Treasury the amount so required, and the Treasury shall thereupon repay to the Board of Trade such sum as may be required to the credit of the Companies Liquidation Account, and for that purpose may direct the sale of such part of the said securities as may be necessary.

(3.) The dividends on the investments under this section shall be paid to such account as the Treasury may direct, and regard shall be had to the amount thus derived in fixing the fees payable in respect of proceedings in the winding-up of companies.

17.—(1.) An account shall be kept by the Board of Trade of the receipts and payments in the winding up of each company, and when the cash balance standing to the credit of the account of any company is in excess of the amount which, in the opinion of the committee of inspection, is required for the time being to answer demands in respect of that company's estate, the Board of Trade shall, on the request of the committee, invest the amount not so required in Government securities, to be placed to the credit of the said account for the benefit of the said company.

(2.) Whenever any part of the money so invested is, in the opinion of the committee of inspection, required to answer any demands in respect of the estate of the company of the assets of which the money so invested formed part, the Board of Trade shall, on the request of the committee, raise such sum as may be required by the sale of such part of the said securities as may be necessary.

(3.) The dividends on the investments made under this section shall be paid to the credit of the company of the assets of which the money so invested formed part.

18.—When the balance at the credit of any company's account in the hands of the



Board of Trade exceeds two thousand pounds, and the liquidator gives notice to the Board of Trade that the excess is not required for the purposes of the liquidation; then such company shall be entitled to interest upon such excess at the rate of two per centum per annum.

19.—The Treasury may from time to time issue to the Board of Trade in aid of the votes of Parliament, out of the receipts arising from fees, fee stamps, and dividends on investments by the Treasury under this Act, any sums which may be necessary to meet the charges estimated by the Board of Trade in respect of salaries and expenses under this Act.

20.—(1.) Every liquidator of a company which is being wound up by order of the court shall, at such times as may be prescribed, but not less than twice in each year, during his tenure of office send to the Board of Trade, or as they direct, an account of his receipts and payments as such liquidator.

(2.) The account shall be in a prescribed form, shall be made in duplicate, and shall be verified by a statutory declaration in the prescribed form.

(3.) The Board of Trade shall cause the accounts so sent to be audited, and for the purpose of the audit the liquidator shall furnish the Board with such vouchers and information as the Board may require, and the Board may at any time require the production of and inspect any books or accounts kept by the liquidator.

(4.) When any such account has been audited, one copy thereof shall be filed and kept by the Board, and the other copy shall be filed with the court, and each copy shall be open to the inspection of any creditor, or of any person interested.

(5.) The Board of Trade shall cause the account or a summary thereof when audited to be printed, and shall send a printed copy thereof by post to every creditor and contributory.

21.—Every liquidator of a company which is being wound up by order of the court shall keep in manner prescribed, proper books in which he shall from time to time cause to be made entries or minutes of proceedings at meetings, and of such other matters as may be prescribed, and any creditor or contributory of the company may, subject to the control of the court, personally or by his agent inspect any such books.

22.—(1.) When the liquidator of a company which is being wound up by order of the court has realised all the property of the company, or so much thereof as can, in his opinion, be realised without needlessly protracting the liquidation, and distributed a final dividend, if any, to the creditors, and adjusted the rights of the contributories between themselves, and made a final return, if any, to the contributories, or has resigned, or has been removed from his office, the Board of Trade shall, on his application, cause a report on his accounts to be prepared, and, on his complying with all the requirements of the Board, shall take into consideration the report, and any objection which may be urged by any creditor, or contributory, or person interested against the release of the liquidator, and shall either grant or withhold the release accordingly, subject, nevertheless, to an appeal to the High Court.

(2.) Where the release of a liquidator is withheld the court may, on the application of any creditor, or contributory, or person interested, make such order as it thinks just, charging the liquidator with the consequences of any act or default he may have done or made contrary to his duty.

(3.) An order of the Board releasing the liquidator shall discharge him from all liability in respect of any act done or default made by him in the administration of the affairs of the company, or otherwise in relation to his conduct as liquidator, but any such order may be revoked on proof that it was obtained by fraud or by suppression or concealment of any material fact.

(4.) Where the liquidator has not previously resigned, or been removed, his release shall operate as a removal of him from his office.

23.—(1.) Subject to the provisions of the Companies Acts, the liquidator of a company which is being wound up by order of the court shall in the administration of the property of the company and in the distribution thereof amongst its creditors, have regard to any directions that may be given by resolution of the creditors or contributories of any general meeting, or by the committee of inspection, and any directions so given by the creditors or contributories at any general meeting shall in case of conflict be deemed to override any directions given by the committee of inspection.

(2.) The liquidator may from time to time summon general meetings of the creditors or contributories for the purpose of ascertaining their wishes, and it shall be his duty to summon meetings at such times as the creditors or contributories, by resolution, either at the meeting appointing the liquidator or otherwise, may direct, or whenever requested in

writing to do so by one tenth in value of the creditors or contributories as the case may be.

(3.) The liquidator may apply to the court in manner prescribed for directions in relation to any particular matter arising under the winding up.

(4.) Subject to the provisions of the Companies Acts, the liquidator shall use his own discretion in the management of the estate and its distribution among the creditors.

24.—If any person is aggrieved by any act or decision of the liquidator of a company which is being wound up by order of the court, he may apply to the court, and the court may confirm, reverse, or modify the act or decision complained of, and make such order in the premises as it think just.

25.—(1.) The Board of Trade shall take cognisance of the conduct of liquidators of companies which are being wound up by order of the court, and in the event of any such liquidator not faithfully performing his duties, and duly observing all the requirements imposed on him by statute, rules or otherwise with respect to the performance of his duties, or in the event of any complaint being made to the Board by any creditor or contributory in regard thereto, the Board shall inquire into the matter, and take such action thereon as may be deemed expedient.

(2.) The Board may at any time require any liquidator of a company which is being wound up by order of the court to answer any inquiry made by them in relation to any winding-up in which the liquidator is engaged, and may, if the Board think fit, apply to the court to examine on oath the liquidator or any other person concerning the winding-up.

(3.) The Board may also direct a local investigation to be made of the books and vouchers of the liquidator of any company, which is being wound up by order of the court.

26.—(1.) The Lord Chancellor may, with the concurrence of the President of the Board of Trade, make general rules for carrying into effect the objects of this Act.

(2.) All general rules made under the foregoing provisions of this section shall be laid before Parliament within three weeks after they are made, if Parliament is then sitting, and if Parliament is not sitting, within three weeks after the beginning of the next session of Parliament, and shall be judicially noticed, and shall have effect as if enacted by this Act.

(3.) Any general rule made under this section shall not come into operation until the expiration of one month after the rule has been made and issued.

(4.) There shall be paid in respect of the proceedings under this Act such fees as the Lord Chancellor may, with the sanction of the Treasury, direct, and the Treasury may direct by whom and in what manner the same are to be collected and accounted for, and to what account they are to be paid.

(5.) All rules made and directions given by the Lord Chancellor under the foregoing provisions of this section shall be adopted by the authority for the time being empowered to make rules for regulating the practice or procedure in the chancery court of the County Palatine of Lancaster, but as so adopted shall have effect with the substitution of the words "vice-chancellor" for the word "judge," and the word "registrar" for the words "chief clerk," and the words "chambers of the registrar" for the words "chambers of the judge" and "judge's chambers." Any directions as to the remuneration to be allowed to officers of that court in respect of proceedings under this Act shall be subject to the sanction of the Chancellor of the Duchy and County Palatine of Lancaster.

27.—(1.) The Board of Trade may, with the approval of the Treasury, appoint such additional officers as may be required by the Board for the execution of this Act, and may dismiss any person so appointed.

(2.) The Board of Trade, with the concurrence of the Treasury, shall direct whether any and what remuneration is to be allowed to any officer of, or person attached to, the Board of Trade, performing any duties under this Act, and may vary, increase, or diminish such remuneration as they may think fit.

(3.) The Lord Chancellor, with the concurrence of the Treasury, shall direct whether any and what remuneration is to be allowed to any person (other than an officer of the Board of Trade) performing any duties under this Act, and may vary, increase, or diminish such remuneration as he may think fit.

28.—(1.) The Treasury shall annually cause to be prepared and laid before both Houses of Parliament an account for the year ending with the thirty-first day of March, showing the receipts and expenditure during that year in respect of proceedings under this Act, whether commenced under this or any previous Act, and the provisions of section twenty-eight of the Supreme Court of Judicature Act, 1875, shall apply to the account as if the account had been required by that section.

(2.) The accounts of the Board of Trade under this Act shall be audited in such man-



ner as the Treasury direct, and, for the purpose of the account to be laid before Parliament, the Board of Trade shall make such returns and give such information as the Treasury may direct.

29.—(1.) The officers of the courts acting in the winding-up of companies shall make to the Board of Trade such returns of the business of the respective courts and offices, at such times and in such manner and form as may be prescribed, and from such returns the Board of Trade shall cause books to be prepared which shall, under the regulations of the Board, be open for public information and searches.

(2.) The Board of Trade shall also cause a general annual report of all matters, judicial and financial, within this Act to be prepared and laid before both Houses of Parliament.

30.—(1.) All documents purporting to be orders or certificates made or issued by the Board of Trade and to be sealed with the seal of the Board, or to be signed by a secretary or assistant secretary of the Board, or any person authorised in that behalf by the President of the Board, shall be received in evidence and deemed to be such orders or certificates without further proof unless the contrary is shown.

(2.) A certificate signed by the President of the Board of Trade that any order made, certificate issued, or act done, is the order, certificate, or act of the Board of Trade, shall be conclusive evidence of the fact so certified.

31.—(1.) This Act shall not, except where it is expressed to have a more extended application, apply to any company which is being wound up in pursuance of an order made before the commencement of this Act.

(2.) For the purposes of this Act a company shall not be deemed to be wound up by order of the court if the order is to continue a winding up under the supervision of the court.

(3.) This Act shall not apply to any company unless the registered office of the company is situate in England or Wales.

32.—(1.) In this Act, unless the context otherwise requires—

"The Companies Acts" means the Companies Act, 1862, and the Acts amending the same.

"General Rules" means general rules made under this Act, and includes forms.

"Prescribed" means prescribed by general rules.

"Stannaries Court" means the court of the Vice-Warden of the Stannaries.

(2.) In Part IV. of the Companies Act, 1862, and in this Act the expression "the court," when used in relation to a company shall, unless the contrary intention appears, mean the court having jurisdiction under this Act to wind up the company.

(3.) For the purpose of this Act the expression "registered office of a company" shall mean the place which has been the registered office of the company for the greater part of the six months immediately preceding the presentation of the petition for winding-up the company, and shall include, in the case of an unregistered company, any place which in pursuance of section one hundred and ninety-nine of the Companies Act, 1862, is to be deemed the registered office of the company for the purpose of the winding up thereof.

33.—The enactments mentioned in the Second Schedule to this Act are hereby repealed, as to England and Wales, as to the extent appearing in the third column of that schedule.

34.—This Act shall come into operation on the first day of January one thousand eight hundred and ninety-one.

35.—(1.) This Act may be cited as the Companies (Winding-up) Act, 1890.

(2.) This Act and the Companies Acts, 1862 to 1886, may be cited together as the Companies Acts, 1862 to 1890.

## SCHEDULES.

### FIRST SCHEDULE.

#### MEETINGS OF CREDITORS AND CONTRIBUTORIES.

(1.) The meetings of creditors and contributories shall be held within twenty-one days after the date of the winding up order, or within such further time as the court may approve, unless a special manager has been appointed, in which case such meeting shall be held within one month from the date of such order or within such further time as aforesaid.

(2.) The official receiver of the company shall summon the meeting by giving not less than seven days' notice of the time and place thereof in the *London Gazette* and in a

local paper. Notice of such meeting shall also be sent by post to every person appearing by the company's books to be a creditor of the company and to every member of the company.

(3.) The official receiver shall also, as soon as practicable, send to each creditor mentioned in the company's statement of affairs, and to each person appearing from the company's books, or otherwise, to be a contributory of the company, a summary of the company's statement of affairs, including the causes of its failure, and any observations thereon which the official receiver may think fit to make; but the proceedings of any such meeting shall not be invalidated by reason of any summary or notice required by these rules not having been sent or received before the meeting.

(4.) The meeting shall be held at such place as is in the opinion of the official receiver most convenient for the majority of the creditors and contributories.

(5.) The official receiver, or some person nominated by him, shall be the chairman at the meetings.

(6.) A person shall not be entitled to vote as a creditor unless he has duly proved a debt to be due to him from the company, and the proof has been duly lodged before the time appointed for the meeting.

(7.) A creditor shall not vote in respect of any unliquidated or contingent debt, or any debt the value of which is not ascertained.

(8.) For the purpose of voting, a secured creditor shall, unless he surrenders his security, state in his proof the particulars of his security, the date when it was given, and the value at which he assesses it, and shall be entitled to vote only in respect of the balance (if any) due to him, after deducting the value of his security. If he votes in respect of his whole debt he shall be deemed to have surrendered his security, unless the court on application is satisfied that the omission to value the security has arisen from inadvertence.

(9.) A creditor shall not vote in respect of any debt on or secured by a current bill of exchange or promissory note held by him, unless he is willing to treat the liability to him thereon of every person who is liable thereon antecedently to the company, and against whom a receiving order in bankruptcy has not been made, as a security in his hands, and to estimate the value thereof, and for the purposes of voting, but not for the purposes of dividend, to deduct it from his proof.

(10.) It shall be competent to the official receiver, or to the liquidator, within twenty-eight days after a proof estimating the value of a security as aforesaid had been made use of in voting at any meeting, to require the creditor to give up the security for the benefit of the creditors generally on payment of the value so estimated, with an addition thereto of twenty per centum. Provided, that where a creditor has put a value on such security, he may, at any time before he has been required to give up such security as aforesaid, correct such valuation by a new proof, and deduct such new value from his debt, but in that case such addition of twenty per centum shall not be made if the liquidator requires the security to be given up.

(11.) The chairman of the meeting shall have power to admit or reject a proof for the purpose of voting, but his decision shall be subject to appeal to the court. If he is in doubt whether the proof of a creditor shall be admitted or rejected he shall mark the proof as objected to, and shall allow the creditor to vote, subject to the vote being declared invalid in the event of the objection being sustained.

(12.) A creditor or a contributory may vote either in person or by proxy.

(13.) Every instrument of proxy shall be in the prescribed form, and shall be issued by an official receiver, or by the liquidator of the company, and every written part thereof shall be in the handwriting of the person giving the proxy, or of any manager or clerk or other person in his regular employment, or of a commissioner to administer oaths in the Supreme Court of Judicature in England.

(14.) General and special forms of proxy shall be sent to the creditors and contributories with the notice summoning the meeting, and neither the name nor description of the official receiver or of any other person shall be printed or inserted in the body of any instrument of proxy before it is so sent.

(15.) A creditor or a contributory may give a general proxy to his manager or clerk, or any other person in his regular employment. In such case the instrument of proxy shall state the relation in which the person to act thereunder stands to the creditor or contributory.

(16.) A creditor or a contributory may give a special proxy to any person to vote at any specified meeting, or adjournment thereof—

(a) For or against the appointment or continuance in office of any specified person as liquidator or member of the committee of inspection, and

(b) On all questions relating to any matter other than those above referred to and arising at any specified meeting or adjournment thereof.

(17.) A proxy shall not be used unless it is deposited with the official receiver before the meeting at which it is to be used.

(18.) Where it appears to the satisfaction of the court that any solicitation has been used by or on behalf of a liquidator in obtaining proxies or in procuring the appointment of liquidator, except by the direction of a meeting of creditors or contributories, the court shall have power, if it think fit, to order that no remuneration shall be allowed to the person by whom or on whose behalf such solicitation may have been exercised, notwithstanding any resolution of the committee of inspection or of the creditors or contributories to the contrary.

(19.) A creditor or a contributory may appoint the official receiver to act in manner prescribed as his general or special proxy.

(20.) The chairman of the meeting may, with the consent of the meeting, adjourn the meeting from time to time and from place to place.

(21.) A meeting shall not be competent to act for any purpose except the election of a chairman, the proving of debts, and the adjournment of the meeting, unless there are present or represented thereat, at least three creditors or contributories, or all the creditors or contributories if their number does not exceed three.

(22.) If within half-an-hour from the time appointed for the meeting a quorum of creditors or contributories is not present or represented, the meeting shall be adjourned to the same day in the following week, at the same time and place, or to such other day as the chairman may appoint, not being less than seven or more than twenty-one days.

(23.) The chairman of the meeting shall cause minutes of the proceedings at the meeting to be drawn up, and fairly entered in a book kept for that purpose, and the minutes shall be signed by him or by the chairman of the next ensuing meeting.

(24.) No person acting either under a general or a special proxy shall vote in favour of any resolution which would directly or indirectly place himself, his partner or employer, in a position to receive any remuneration out of the estate of the company otherwise than as a creditor rateably with the other creditors of the company: Provided that where any person holds special proxies to vote for any application to the court in favour of the appointment of himself as liquidator he may use the said proxies and vote accordingly.

#### SECOND SCHEDULE.

##### ENACTMENTS REPEALED AS TO ENGLAND AND WALES.

Session & Chapter.	Title or short Title.	Extent of Repeal
25 & 26 Vict. c. 89.	The Companies Act, 1862.	Section eighty-one. In section ninety-two the words "The court shall determine whether any and what security is to be given by any official liquidator on his appointment." Section ninety-seven.
50 & 51 Vict. c. 131.	The Companies Act, 1887.	Section one hundred and sixty-five. Sections forty-one to forty-six.

#### HOUSING OF THE WORKING CLASSES ACT 1890.

(53 and 54 Vict. c. 70.)

80 (1) Separate Accounts shall be kept by the Local Authority and their officers of their Receipts and Expenditure under each part of this Act.

(2) Such Accounts shall be audited in the like manner and with the like power to the officer auditing the same, and with the like incidents and consequences, as the Accounts of the Local Authority are for the time being required to be audited by law.

#### COMPANIES ACT 1898.

(61 and 62 Vict. c. 26.)

An Act to amend the Companies Act 1867. (2nd August 1898.)

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1.—(1) Whenever, before or after the commencement of this Act, any shares in the capital of any company under the Companies Acts 1862 and 1890, credited as fully or partly paid up, shall have been or may be issued for a consideration other than cash, and at or before the issue of such shares no contract or no sufficient contract is filed with the Registrar of Joint Stock Companies, in compliance with section twenty-five of the Companies Act 1867, the company or any person interested in such shares or any of them may apply to the Court for relief, and the Court, if satisfied that the omission to file a contract or sufficient contract was accidental or due to inadvertence, or that for any reason it is just and equitable to grant relief, may make an order for the filing with the Registrar of a sufficient contract in writing, and directing that on such contract being filed within a specified period it shall, in relation to such shares, operate as if it had been duly filed with the Registrar aforesaid before the issue of such shares.

(2) Any such application may be made in the manner in which an application to rectify the Register of Members may be made under section thirty-five of the Companies Act 1862, and either before or after an order has been made or an effective resolution has been passed for the winding-up of such company, and either before or after the commencement of any proceedings for enforcing the liability on such shares consequent on the omission aforesaid, and any such application shall, if not made by the company, be served on the company.

(3) Any such order may be made on such terms and conditions as the Court may think fit, and the Court may make such order as to costs as it deems proper, and may direct that an office copy of the order shall be filed with the Registrar aforesaid, and the order shall in all respects have full effect.

(4) Where the Court in any such case is satisfied that the filing of the requisite contract would cause delay or inconvenience, or is impracticable, it may, in lieu thereof, direct the filing of a memorandum in writing, in a form approved by the Court, specifying the consideration for which the shares were issued, and may direct that on such memorandum being filed within a specified period it shall in relation to such shares operate as if it were a sufficient contract in writing within the meaning of section twenty-five of the Companies Act 1867, and had been duly filed with the Registrar aforesaid before the issue of such shares. The memorandum shall before the filing thereof be stamped with the same amount of *ad valorem* stamp duty as would be chargeable upon the requisite contract unless the contract has been produced to the Registrar duly stamped, or unless the Registrar is otherwise satisfied that the contract was duly stamped.

2.—The jurisdiction by the Act given to the Court is not by implication to curtail or derogate from its jurisdiction to grant relief in any such case under section thirty-five of the Companies Act 1862, or otherwise.

3.—This Act may be cited as the Companies Act 1898, and shall be read with the Companies Acts 1862 to 1893.

## PREFERENTIAL PAYMENTS IN BANKRUPTCY AMENDMENT ACT 1897.

*An Act to amend the Law regarding Preferential Payments in the case of Companies.*

(15th July 1897.)

BE it enacted, &amp;c.:

1. *Short title.*—This Act may be cited as the Preferential Payments in Bankruptcy Amendment Act 1897.

2. *Priority of certain debts.*—In the winding-up of any company under the Companies Act 1862 (25 & 26 Vict. c. 89), and the Acts amending the same, the debts mentioned in section 1 of the Preferential Payments in Bankruptcy Act 1888 (51 & 52 Vict. c. 62) shall, so far as the assets of the company available for payment of general creditors may be insufficient to meet them, have priority over the claims of holders of debentures or debenture stock under any floating charge created by such company, and shall be paid accordingly out of any property comprised in or subject to such charge.

3. *Payment of debts out of assets in certain cases.*—In case a receiver is appointed on behalf of the holders of any debentures or debenture stock of a company secured by a floating charge, or in case possession is taken by or on behalf of such debenture-holders of any property comprised in or subject to such charge, then and in either of such cases, if the company is not at the time in course of being wound up, the debts mentioned in section 1 of the said Preferential Payments Act shall be paid forthwith out of any assets coming to the hands of the receiver, or other person taking possession as aforesaid, in priority to any claim for principal or interest in respect of such debentures or debenture stock. And the periods of time mentioned in the said Act shall be reckoned from the date of the appointment of the receiver or possession being taken as aforesaid, as the case may be. But any payments made under this section shall be recouped as far as may be out of the assets of the company available for payment of general creditors.

4. *Application to Ireland.*—In the application to Ireland of this Act the Preferential Payments in Bankruptcy (Ireland) Act 1889 (52 & 53 Vict. c. 60) shall be substituted for the Preferential Payments in Bankruptcy Act 1888 (51 & 52 Vict. c. 62), and in particular section 4 of the said Act of 1889 shall be substituted for section 1 of the said Act of 1888.

5. *Extent of Act.*—This Act shall not extend to Scotland.

## INDUSTRIAL AND PROVIDENT SOCIETIES ACT 1893.

(56 and 57 Vict. c. 39.)

Section 13 (1). Every registered Society shall, once, at least, in every year, submit its accounts for audit, either to one of the public Auditors in the Act mentioned, or to two or more persons appointed as the rules of the Society provide.

(2) The Auditor shall have access to all the books, deeds, documents, and accounts of the Society, and shall examine the Balance Sheets, showing the Receipts and Expenditure, funds and effects of the Society, and verify the same with the books, deeds, documents, accounts, and vouchers, relating thereto, and shall either sign the same as found by them to be correct, duly vouched, and in accordance with law, or specially report to the Society in what respects they find them incorrect, unvouched, or not in accordance with law.

*Annual returns.*

14.—(1.) Every registered society shall once in every year, not later than the thirty-first day of March, send to the registrar an annual return of the receipts and expenditure, funds and effects, of the society as audited.

(2.) The annual return—

(a) shall be signed by the auditor or auditors; and

(b) shall show separately the expenditure in respect of the several objects of the society; and

(c) shall be made out from the date of its registration or last annual return to that of its last published balance sheet, provided that the last-named date is not more than one month before or after the thirty-first of December then last, or otherwise to the said day of December inclusive; and

(d) shall state whether the audit has been conducted by a public auditor appointed as by this Act is provided, and by whom, and, if by any persons other than a public auditor, shall state the name, address, and calling or profession of every such person, and the manner in which, and the authority under which, he is appointed.

The society shall, together with the annual return, send a copy of the report of the auditors, or, if more than one such report has been made during the period included in the return, a copy of each of such reports.

*Supply of copies of annual returns.*

15. Every registered society shall supply gratuitously to every member or person interested in the funds of the society, on his application, a copy of the last annual return of the society for the time being.

*Copy of last balance sheet.*

16. Every registered society shall keep a copy of the last balance sheet for the time being, together with the report of the auditors, always hung up in a conspicuous place at the registered office of the society.

*Inspection of books.**By members.*

17.—(1.) Save as provided by this Act, no member or person shall have any right to inspect the books of a registered society, notwithstanding anything in the existing rules relating to such inspection.

(2.) Any member or person having an interest in the funds of a registered society shall be allowed to inspect his own account and the books containing the names of the members at all reasonable hours at the registered office of the society, or at any place where the same are kept, subject to such regulations as to the time and manner of such inspection as may be made from time to time by the general meetings of the society.

(3.) A registered society may, by any rules registered after this Act is passed, authorise the inspection of any of its books therein mentioned, in addition to the said books containing the names of members, under such conditions as are thereby imposed, so that no person, unless he be an officer of the society, or be specially authorised by a resolution



thereof, shall have the right to inspect the loan or deposit account of any other member without his written consent.

*By order of registrar.*

18.—(1.) The registrar may, if he thinks fit, on the application of ten members of a registered society, each of whom has been a member of the society for not less than twelve months immediately preceding the date of the application, appoint an accountant or actuary to inspect the books of the society, and to report thereon.

(2.) Provided as follows—

(a) the applicants shall deposit with the registrar such sum as a security for the costs of the proposed inspection as the registrar may require; and

(b) all expenses of and incidental to any such inspection shall be defrayed by the applicants, or out of the funds of the society, or by the members or officers, or former members or officers, of the society in such proportions as the registrar may direct.

(3.) A person appointed under this section shall have power to make copies of any books of the society, and to take extracts therefrom, at all reasonable hours, at the registered office of the society, or at any place where the books are kept.

(4.) The registrar shall communicate the results of any such inspection to the applicants and to the society.

*Dissolution of societies.*

58. A registered society may be dissolved—

(a.) By an order to wind up the society, or a resolution for the winding up thereof, made as is directed in regard to companies by the Companies Acts, 1862 to 1890, the provisions whereof shall apply to any such order or resolution, except that the term "registrar" shall for the purpose of such winding up have the meaning given to it by this Act; or

(b.) By the consent of three-fourths of the members, testified by their signatures to an instrument of dissolution.

59. Any proceedings in the winding up of a registered society which at the passing of this Act are pending in any county court may, on application made by or on behalf of the registrar, with the consent of the Treasury, be transferred to the High Court, and thereupon the Companies (Winding-up) Act 1890 shall, so far as applicable, apply thereto accordingly.

60. Where a registered society is wound up in pursuance of an order or resolution the liability of a present or past member of the society to contribute for payment of the debts and liabilities of the society, the expenses of winding up, and the adjustment of the rights of contributories amongst themselves, shall be qualified as follows:—

(a.) No individual, society, or company, who or which has ceased to be a member for one year or upwards prior to the commencement of the winding up, shall be liable to contribute;

(b.) No individual, society, or company shall be liable to contribute in respect of any debt or liability contracted after he or it ceased to be a member;

(c.) No individual, society, or company, not a member, shall be liable to contribute, unless it appears to the court that the contributions of the existing members are insufficient to satisfy the just demands on the society;

(d.) No contribution shall be required from any individual, society, or company exceeding the amount, if any, unpaid on the shares in respect of which he or it is liable as a past or present member;

(e.) An individual, society, or company shall be taken to have ceased to be a member, in respect of any withdrawable share withdrawn, from the date of the notice or application for withdrawal.

61. Where a society is terminated by an instrument of dissolution:—

(a.) The instrument of dissolution shall set forth the liabilities and assets of the society in detail, the number of members and the nature of their interests in the society respectively, the claims of creditors (if any) and the provisions to be made for their payment, and the intended appropriation or division of the funds and property of the society, unless the same be stated in the instrument of dissolution to be left to the award of the chief registrar;

(b.) Alterations in the instrument of dissolution may be made with the like consents as herein-before provided, and testified in the same manner;

(c.) A statutory declaration shall be made by three members and the secretary of the society that the provisions of this Act have been complied with, and shall be

sent to the registrar with the instrument of dissolution; and any person knowingly making a false or fraudulent declaration in the matter shall be guilty of a misdemeanour;

(d.) The instrument of dissolution and all alterations therein shall be registered in the manner herein provided for the registry of rules, and shall be binding upon all the members of the society;

(e.) The registrar shall cause a notice of the dissolution to be advertised at the expense of the society in the Gazette and in some newspaper circulating in or about the locality in which the registered office of the society is situated; and unless, within three months from the date of the Gazette in which such advertisement appears, a member or other person interested in or having any claim on the funds of the society commences proceedings to set aside the dissolution of the society in the county court of the district where the registered office of the society is situate, and such dissolution is set aside accordingly, the society shall be legally dissolved from the date of such advertisement, and the requisite consents to the instrument of dissolution shall be considered to have been duly obtained without proof of the signatures thereto.

(f.) Notice shall be sent to the central office of any proceeding to set aside the dissolution of a society, not less than seven days before it is commenced, by the person by whom it is taken, or of any order setting it aside, within seven days after it is made by the society.

*Public auditors.*

72. The Treasury may appoint public auditors for the purposes of this Act, and may determine the rates of remuneration to be paid by registered societies for the services of such auditors, but the employment of such auditors shall not be compulsory.

SCHEDULES.

SCHEDULE I.

*Enactments repealed.*

Session & Chapter	Short Title	Extent of Repeal
39 & 40 Vict. c. 45	The Industrial & Provident Societies Act, 1876.	The whole Act.
43 Vict. c. 14	The Customs & Inland Revenue Act, 1880.	Section 8.
46 & 47 Vict. c. 47	The Provident Nominations & Small Intestacies Act, 1883.	So much as relates to industrial & provident societies.

SCHEDULE III.

FORM OF STATEMENT TO BE MADE OUT BY A SOCIETY CARRYING ON THE BUSINESS OF BANKING.

1. Capital of the society:—

- (a.) Nominal amount of each share;
- (b.) Number of shares issued;
- (c.) Amount paid up on shares.

2. Liabilities of the society on the first day of January (or July) last previous:—

- (a.) On judgments;
- (b.) On specialty;
- (c.) On notes or bills;
- (d.) On simple contract.
- (e.) On estimated liabilities.

3. Assets of the society on the same date:—

- (a.) Government or other securities (stating them);
- (b.) Bills of exchange and promissory notes;
- (c.) Cash at the bankers;
- (d.) Other securities.



## BUILDING SOCIETIES ACT 1894.

*An Act to amend the Building Societies Acts, 25th August 1894.*

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1. The rules of every society under the Building Societies Acts established or substituting a new set of rules for its existing rules after the passing of this Act shall set forth—

- (a) the manner in which the stock or funds of the society is or are to be raised;
- (b) the terms upon which unadvanced subscription shares are to be issued; the manner in which the contributions are to be paid to the society, and withdrawn by the members, with tables, where applicable in the opinion of the registrar, showing the amount due by the society for principal and interest separately;
- (c) the terms upon which paid-up shares, if any, are to be issued and withdrawn, with tables, where applicable in the opinion of the registrar, showing the amount due by the society for principal and interest separately;
- (d) whether preferential shares are to be issued, and, if so, within what limits;
- (e) the manner in which advances are to be made and repaid; the deductions, if any, for premiums, and the conditions upon which a borrower can redeem the amount due from him before the expiration of the period for which the advance was made, with tables, where applicable in the opinion of the registrar, showing the amount due from the borrower after each stipulated payment;

- (f) the manner in which losses are to be ascertained and provided for
- (g) the manner in which membership is to cease; and
- (h) whether the society intends to borrow money, and, if so, within what limits not exceeding those prescribed by the Building Societies Acts.

2.—(1) Every annual account and statement under sect. 40 of the Building Societies Act 1874, shall be made up to the end of the official year of the society to which it relates, and shall be in such form and shall contain such particulars as the Chief Registrar of Friendly Societies may from time to time, with the approval of a Secretary of State, direct, either generally or with respect to any society or class of societies. The form of annual account and statement prescribed for general use by the Chief Registrar under this section, and every alteration of that form, shall as soon as practicable be laid before each House of Parliament, and shall not come into operation until the expiration of forty days from the date at which it is so laid. Provided that every such account and statement shall set forth—

(a) With respect to mortgages to the society upon each of which the present debt does not exceed five thousand pounds, (not being mortgages where the repayments are upwards of twelve months in arrear, or where the property has for upwards of twelve months been in possession of the society), the number of all such mortgages, and the aggregate amount owing thereon at the date of the account or statement, such information being given separately in respect of each of the four following classes:—

- (i.) Where the debt does not exceed five hundred pounds;
- (ii.) Where the debt exceeds five hundred pounds and does not exceed one thousand pounds;
- (iii.) Where the debt exceeds one thousand pounds and does not exceed three thousand pounds;
- (iv.) Where the debt exceeds three thousand pounds and does not exceed five thousand pounds; and

(b) With respect to any other mortgage to the society, the particulars shown by the appropriate tabular form in the First Schedule to this Act.

(2) Every auditor, in attesting any such annual account or statement, shall either certify that it is correct, duly vouched, and in accordance with law, or specially report to the society in what respects he finds it incorrect, unvouched, or not in accordance with law, and shall also certify that he has at that audit actually inspected the mortgage deeds and other securities belonging to the society, and shall state the number of properties with respect to which deeds have been produced to and actually inspected by him.

3.—A copy of every such annual account and statement shall be sent to the registrar within fourteen days after the annual or other general meeting at which it is presented, or within

three months after the expiration of the official year of the society, whichever period expires first.

4.—For the purposes of this section the expression "official year" shall mean, in the case of any society established after the passing of this Act, the year ending with the thirty-first day of December; and, in the case of any society established before the passing of this Act, the year ending with the time up to which its annual account and statement is made at the passing of this Act.

5.—This section shall not come into operation until the expiration of twelve months after the passing of this Act.

3.—Notwithstanding anything in the rules of any society under the Building Societies Acts, one at least of the auditors of the society shall be a person who publicly carries on the business of an accountant.

4.—(1) The registrar may, if he thinks fit, on the application of ten members of a society under the Building Societies Acts, each of whom has been a member of the society for not less than twelve months immediately preceding the date of the application, appoint an accountant or actuary to inspect the books of the society, and to report thereon.

(2) Provided as follows:—

(a) The applicants shall deposit with the registrar such sum as a security for the costs of the proposed inspection as the Registrar may require; and

(b) All expenses of and incidental to any such inspection shall be defrayed by the applicants, or out of the funds of the society, or by the members or officers, or former members or officers, of the society in such proportions as the registrar may direct.

(3) A person appointed under this section shall have power to make copies of any books of the society and to take extracts therefrom at all reasonable hours, at the registered office of the society, or at any place where the books are kept.

(4) The registrar shall communicate the results of any such inspection to the applicants and to the society.

5.—(1) The registrar may, on the application of one-tenth of the whole number of members of a society under the Building Societies Acts, or of one hundred members in the case of a society consisting of more than one thousand members, and with the consent of the Secretary of State, either:—

(a) Appoint an inspector to examine into and report on the affairs of the society; or

(b) Call a special meeting of the society.

(2) Provided as follows:—

(a) The application under this section shall be supported by such evidence as the registrar may direct for the purpose of showing that the applicants have good reason for requiring the inspection to be made or the meeting to be called, and that they are not actuated by malicious motives in their application; and

(b) Such notice of the application shall be given to the society as the registrar may direct; and

(c) The registrar shall require the applicants to give security for the costs of the proposed inspection or meeting before the inspector is appointed or the meeting is called; and

(d) All expenses of and incidental to the inspection or meeting shall be defrayed by the applicants, or out of the funds of the society, or by the members or officers, or former members or officers of the society, in such proportions as the registrar may direct.

(3) An inspector appointed under this section may require the production of all or any of the books, accounts, securities, and documents of the society, and may examine on oath its officers, members, agents, and servants in relation to its business, and may administer an oath accordingly.

(4) The registrar may direct at what time and place a special meeting under this section is to be held, and what matters are to be discussed and determined at the meeting, and the meeting shall have all the powers of a meeting called according to the rules of the society, and shall in all cases have power to appoint its own chairman, any rule of the society to the contrary notwithstanding.

(5) The registrar may, without any application by members, but with the consent of the Secretary of State given on each occasion, exercise the powers given by this section in the following cases:—

(a) Where a society has, for two months after notice, failed to make any return required by the Building Societies Acts;

(b) Where a society has, for two months after notice, failed to correct or complete any such return;

(c) Where evidence is furnished by a statutory declaration of not less than three members of a society, of facts which, in the opinion of the Registrar, call for investigation, or for recourse to the judgment of a meeting of the members. Provided that the registrar shall forthwith, on receipt of such declaration, send a copy thereof to the society, and such society shall, within fourteen days from the sending of such copy, be entitled to give the registrar an explanatory statement in writing, by way of reply thereto.

6.—(1) Where the registrar is satisfied that a certificate of incorporation has been obtained for a society under the Building Societies Acts by fraud or mistake, or that any such society exists for an illegal purpose, or has wilfully and after notice from the registrar violated any of

the provisions of the Building Societies Acts, or has ceased to exist, the registrar may, by writing under his hand, with the approval of the Secretary of State, cancel the registry of the society, or suspend the registry thereof for any term not exceeding three months, and may with the like approval renew such suspension from time to time for the like period.

(2) The registrar shall, before cancelling or suspending the registry of a society under the foregoing powers, give to the society not less than two months' previous notice in writing, specifying briefly the ground of the proposed cancelling or suspension, and shall, as soon as practicable after the cancelling or suspension takes place, cause notice thereof to be published in the *Gazette*, and in some newspaper circulating in the county in which the registered chief office or place of meeting of the society is situate.

(3) A society may appeal from the cancelling of its registry, or from any suspension thereof for a term exceeding six months, to the High Court in England or Ireland or to the Court of Session in Scotland, and thereupon the Court may, if it thinks it just so to do, set aside the cancelling or suspension.

(4) The registrar may also if he thinks fit, at the request of any society under the Building Societies Acts, evidenced in such manner as he may direct, cancel the registry of the society.

(5) A society whose registry has been cancelled or suspended shall from the time of such cancelling or suspension (but in case of suspension, only while the suspension lasts, and in any case subject to the right of appeal given by this section) absolutely cease to enjoy, as such the privileges of a society under the Building Societies Acts, but without prejudice to any liability actually incurred by the society, and any such liability may be enforced against the society as if the cancelling or suspension had not taken place.

7.—(1) On the application in writing of one-tenth of the whole number of members of any society under the Building Societies Acts, or of one hundred members in the case of a society of more than one thousand members, setting forth that the society is unable to meet the claims of its members, and that it would be for their benefit that it should be dissolved, and requesting an investigation into the affairs of the society with a view to the dissolution thereof, the registrar may investigate the affairs of the society, but shall before so doing give not less than two months' previous notice in writing to the society at its registered chief office or place of meeting.

(2) If on such investigation it appears that the society is unable to meet the claims of its members, and that it would be for their benefit that it should be dissolved, the registrar may, if he considers it expedient so to do, award that the society be dissolved, and shall direct in what manner the affairs of the society are to be wound up. Provided that the registrar may suspend his award for such period as he may deem necessary to enable the society to make such alterations of its rules as will in his judgment prevent the necessity of the award being made.

(3) The registrar shall within twenty-one days after the making of any award for dissolution under this section, cause notice thereof to be advertised in the *Gazette*, and in some newspaper circulating in the county in which the registered chief office or place of meeting of the society is situate.

8.—(1) Notwithstanding anything in the Building Societies Acts, every society under those Acts shall be deemed to be a company within the meaning of the Companies (Winding-up) Act 1890.

(2) Any proceedings in the winding up of any such society which at the passing of this Act are pending in any county court may, on application by or on behalf of the registrar, with the consent of the Secretary of State, be transferred to the High Court, and thereupon the Companies (Winding-up) Act 1890, shall, so far as applicable, apply thereto accordingly.

9.—Where a society under the Building Societies Acts is being dissolved in manner prescribed by its rules or in pursuance of the consent of three-fourths of the members, the provisions of the Building Societies Acts shall continue to apply in the case of the society as if the liquidators or other persons conducting the dissolution of the society or the trustees appointed under the instrument of dissolution were the board of directors or committee of management of the society.

10.—When a society under the Building Societies Acts is being dissolved or wound up, a member to whom an advance has been made under any mortgage or other security or under the rules of the society, shall not be liable to pay the amount payable under the mortgage or other security or rules, except at the time or times and subject to the conditions therein expressed. This section shall come into operation immediately after the passing of this Act.

11.—If a society under the Building Societies Acts is dissolved in manner prescribed by its rules or in pursuance of the consent of three-fourths of the members, the liquidators, trustees, or other persons having the conduct of the dissolution shall, within twenty-eight days from the termination of the dissolution, send to the registrar an account and Balance Sheet signed and certified by them as correct, and showing the assets and liabilities of the society at the commencement of the dissolution, and the mode in which those assets and liabilities have been applied and discharged; and in default of so doing shall each be liable to a fine not exceeding five pounds for every day during which the default continues.

12.—(1) A society under the Building Societies Acts established after the passing of this Act shall not cause or permit the applicants for advances to ballot for precedence or in any way make the granting of an advance depend on any chance or lot.

(2) Where the rules of a society under the Building Societies Acts established before the passing of this Act provide that advances may be balloted for, the society may, notwithstanding anything in its rules, resolve, by a majority of its members present or voting by voting papers, at a meeting called for the purpose, upon a scheme for the discontinuance of advances by ballot and for making other provision in lieu thereof, provided that the scheme is supported by a majority of such of the members present or voting by voting papers at the meeting as have not at the date of the meeting received their advances by ballot; and every scheme so resolved on, and every alteration thereof, shall be registered in the manner provided for the registration of rules, and shall be binding on all members and officers of the society.

(3) A notice of any such meeting and a copy of the proposed scheme, together with a voting paper, shall be sent by post to every member of the society at least fourteen days before the date of the meeting.

13.—(1) A society under the Building Societies Acts shall not advance money on the security of any freehold, copyhold, or leasehold estate which is subject to a prior mortgage, unless the prior mortgage is in favour of the society making the advance.

(2) Provided that this section shall not apply to any society in Scotland or Ireland which is at the passing of this Act authorised by the rules to make advances upon second mortgage.

(3) If any advance is made in contravention of this section, the directors of the society who authorised the advance shall be jointly and severally liable for any loss on the advance occasioned to the society.

14.—In calculating the amount for the time being secured to a society under the Building Societies Acts by mortgages from its members for the purpose of ascertaining the limits of its power to receive deposits or loans at interest, the amount secured on properties the payments in respect of which were upwards of twelve months in arrear at the date of the society's last preceding annual account and statement, and the amount secured on properties of which the society had been twelve months in possession at the date of such account and statement, shall be disregarded.

Provided that this section shall not affect the validity of any deposit or loan which was within the limit provided by law at the time when it was received, and so far as regards any amount secured either on properties, the payments in respect of which are upwards of twelve months in arrear at the passing of this Act, or on properties in the possession of the society at the passing of this Act, shall not come into operation until the expiration of three years from the passing of this Act.

15.—(1) A society under the Building Societies Acts shall not use any name or title other than its registered name, and shall not accept any deposit except on the terms that not less than one month's notice may be required by the managers of the society before repayment or withdrawal.

(2) If a society contravenes this section, the society, and also every director or member of the committee of management who is a party to the contravention, shall be liable on summary conviction to a fine not exceeding ten pounds, and in the case of a continuing offence to an additional fine not exceeding ten pounds for every week during which the offence continues.

16.—(1) A society under the Building Societies Acts may—

(a) deposit in a savings bank any money belonging to the society, provided that the whole amount, exclusive of Government stock, credited by the bank to the society does not exceed three hundred pounds at any one time; and

(b) invest in Government stock through a savings bank any money of the society, provided that the whole amount of Government stock credited by the bank to the society does not exceed five hundred pounds stock at any one time.

(2) In this section the expressions "savings bank" and "Government stock" have respectively the same meaning as in the Savings Bank Act 1893.

17.—The powers of investment under section 25 of the Building Societies Act 1874 shall include power to invest in or upon any security in which trustees are for the time being authorised by law to invest.

18.—Proceedings under section 31 of the Building Societies Act 1874 may be taken by or at the instance of—

(a) the society; or

(b) any member authorised by the society, or by the board of directors or committee of management thereof, or by the registrar; or

(c) the registrar.

19.—Where three-fourths of the members of two or more societies present at general meetings respectively convened for the purpose of considering any union or transfer under

30.—This Act shall, except as otherwise expressed, come into operation on the first day of January one thousand eight hundred and ninety-five.

## FIRST SCHEDULE.

**PARTICULARS** to be set forth in the case of a Mortgage where the repayments are not upwards of twelve months in arrears, and the Property has not been upwards of twelve months in possession of the Society, and where the present Debt exceeds £5,000.

## PART II.

### PART III.

1	2	3	4	5	6	7	8	
Date of Advance	Whether subject to any prior Mortgage or Charge. If so, what amount	Whether Freehold, Copyhold or Leasehold	Number of Months in arrear	Original Valuation of Property	Amount of Advance	Present Debt	Amount of Payments in arrear	Observations
			Total ..	£	£	£	£	



## SECOND SCHEDULE.

## ENACTMENTS REPEALED.

Session and Chapter.	Short Title.	Extent of Repeal.
37 & 38 Vict. c. 42 .. ..	The Building Societies Act 1874.	Paragraphs 2 and 4 of section sixteen. In sec. 43 the words "in forwarding to the registrar any returns or information by this Act required or", the words "or makes a return willfully false in any respect"; the words "or who shall have made such wilfully false return"; and the words "or false return." Sec. 6, and the schedule.
40 & 41 Vict. c. 63 .. ..	The Building Societies Act 1877.	

## THIRD SCHEDULE.

## CERTIFICATE OF INCORPORATION:

No. .

The Registrar of Building Societies in England [Scotland or Ireland] hereby certifies that the Building Society, established at in the county of is incorporated under the Building Societies Act 1874, this day of one thousand eight hundred and . The incorporation of a building society does not imply any approval by the Registrar of its rules or tables or a guarantee of its good management or financial stability.

[Seal of Central Office, or signature of Assistant Registrar of Friendly Societies.]

## CERTIFICATE OF REGISTRATION OF ALTERATION OF RULES.

The Registrar of Building Societies in England [Scotland or Ireland] hereby certifies that the foregoing alteration of [or addition to] the rules of the Building Society, established at in the county of is registered under the Building Societies Act 1874, this day of one thousand eight hundred and . The registry of rules or alterations does not imply any approval of them by the Registrar, or any guarantee of the good management or financial stability of the Society.

[Seal of Central Office, or signature of Assistant Registrar of Friendly Societies.]

## CERTIFICATE OF REGISTRATION OF CHANGE OF NAME.

The Registrar of Building Societies in England [Scotland or Ireland] hereby certifies that the registered name of the Building Society, established at in the county of is changed from the date hereof to the name following:— This day of 189 .

[Seal of Central Office, or signature of Assistant Registrar of Friendly Societies.]

## CERTIFICATE OF ALTERATION OF CHIEF OFFICE.

The Registrar of Building Societies in England [Scotland or Ireland] hereby certifies that the registered Chief Office of the Building Society, established at in the county of is changed from the date hereof to the office or place following:— This day of 189 .

[Seal of Central Office or signature of Assistant Registrar of Friendly Societies.]

## CERTIFICATE OF REGISTRATION OF INSTRUMENT OF DISSOLUTION.

The Registrar of Building Societies in England [Scotland or Ireland] hereby certifies that the foregoing instrument of dissolution of the Building Society, established at in the county of is registered under the Building Societies Act 1874. This day of 189 .

[Seal of Central Office or signature of Assistant Registrar of Friendly Societies.]

FORM OF ANNUAL ACCOUNT AND STATEMENT to be made by a society under the Building Societies Acts prescribed for general use by the Chief Registrar of Friendly Societies, with the approval of the Secretary of State.

Statement of Accounts of the Building Society (Incorporated 18 ) and having its registered chief office or place of meeting at in the County of th year, ending the day of 18 . The number of members of the Society is .

Dr.	1.—RECEIPTS AND PAYMENTS ACCOUNT.	Cr.
To Balance (if any) at Bankers and in hand at beginning of year .. ..	By Balance (if any) due to Bankers at beginning of year .. ..	f s d
To Cash received during year, viz.:— [Here are to be stated separately the amounts under each head of receipt]	By Cash paid during year, viz.:— [Here are to be stated separately the amounts under each head of payment]	f s d
To Balance (if any) due to Bankers at end of year .. ..	By Balance (if any) at Bankers and in hand at end of year .. ..	f s d

The address to which Rules, Returns, and other documents should be sent is as follows:—

ENGLAND AND WALES: Registry of Friendly Societies, Central Office, 28 Abingdon Street, Westminster, London, S.W.  
SCOTLAND: Registry of Friendly Societies, 43 New Registry House, Edinburgh.  
IRELAND: Registry of Friendly Societies, 16 Dame Street, Dublin.



### 2.—REVENUE (INCLUDING ACCRETIONS TO CAPITAL) AND EXPENDITURE ACCOUNT.

Balances at beginning of Year, as shown by last Annual Statement	£ s d	Particulars	Amt. £ s d	Diminutions during the Year (Stating under each head the total amounts added, and not the excess of additions over diminutions)	Amt. £ s d	Balances at end of Year, as shown by Liabilities and Assets Account	£ s d
Due to Shareholders		Subscriptions of Shareholders .. Interest added .. Other additions, viz.:—		Withdrawals of Shareholders .. Interest paid .. Other diminutions, viz.:—		Due to Shareholders (e) .. ..	
Due to Depositors and other Creditors ..		New Deposits .. Interest added .. Other additions, viz.:—		Deposits withdrawn .. Interest paid .. Other diminutions, viz.:—		Due to Depositors & other Creditors (f) ..	
Undivided Profit, not including Prospective Interest ..		Fines and Fees .. Other sources of Profit, viz.:—		Management expenses, viz.:—		Undivided Profit, not including Prospective Interest (g) ..	
(A)		(B)		(C)		(D)	
Total .. £						Total .. £	

Due on Mortgage Securities, not including Prospective Interest ..	£ s d	Particulars	Amt. £ s d	Diminutions during the Year (Stating under each head the total amounts added, and not the excess of additions over diminutions)	Amt. £ s d	Balances at end of Year, as shown by Liabilities and Assets Account	£ s d
Due on Mortgage Securities, not including Prospective Interest (h) ..		Repayment of Advances .. Interest received .. Income from Borrowers .. Income from Properties in possession .. Amount written off for Losses .. Other diminutions, viz.:—		Withdrawals of Shareholders .. Interest paid .. Other diminutions, viz.:—		Due to Shareholders (e) .. ..	
Other Assets ..		Investments made, viz.:—		Deposits withdrawn .. Interest paid .. Other diminutions, viz.:—		Due to Depositors & other Creditors (f) ..	
Balance deficient (if any) ..		Interest received .. Other additions, viz.:—		Management expenses, viz.:—		Undivided Profit, not including Prospective Interest (g) ..	
(A)		(B)		(C)		(D)	
Total .. £						Total .. £	

A. and B. added together must equal C. and D. added together.

All the "Totals" must agree.

**Cr.**

To Liabilities to Holders of Shares, viz. :—		£ s d	
Principal	Interest	£ s d	£ s d
[State the liabilities for each class of Share separately.]			
Paid-up Shares .. .. .	.. .. .	.. .. .	.. .. .
Preferential Shares .. .. .	.. .. .	.. .. .	.. .. .
Total .. .. .	.. .. .	.. .. .	.. .. .
(e)			
To Liabilities to Depositors and other Creditors, viz. :—			
For Deposits payable at a fixed period ending within the next 12 months .. .. .	.. .. .	.. .. .	.. .. .
For Deposits payable at a fixed period ending after the next 12 months .. .. .	.. .. .	.. .. .	.. .. .
For Deposits payable upon various times of notice, viz. :—	.. .. .	.. .. .	.. .. .
Due to Bankers for Loans .. .. .	.. .. .	.. .. .	.. .. .
To other Creditors for Loans .. .. .	.. .. .	.. .. .	.. .. .
Other Liabilities, viz. :—	.. .. .	.. .. .	.. .. .
Total .. .. .	.. .. .	.. .. .	.. .. .
(f)			
To Undivided Profit (including Reserve Funds, but not including Prospective Interest), viz. :—			

On ——— Mortgages on Property of which the Society has been up-wards of 13 months in possession, as shown by Part II. of the Schedule .. .. .	.. .. .	(i)
On ——— Mortgages where the repay-ments are upwards of 13 months in arrears, and the property has not been upwards of 13 months in pos-session of the Society, as shown by Part III. of the Schedule .. .. .	.. .. .	(k)
Total number of ——— properties mortgaged to the Society	(l)	(D)
By other Assets: —	Total	
Amount invested in the Funds (bearing interest at ——— per cent.) .. .. .		
Amount invested in other securities, viz.: —		
	Nature of Security	
	Rate of Interest	
Other Assets, viz.: —		
Cash at Bankers	.. .. .	.. .. .
Cash in hands of ———	.. .. .	.. .. .
By Balance deficient (if any) .. .. .	.. .. .	.. .. .

(D), (e), (f), (g), (h), (i), (k). These figures must agree with those in the last column of the Revenue and Expenditure Account.

(2). This figure must agree with that in the Certificate of the Auditors.

## CERTIFICATE OF AUDITORS.

We, the undersigned, \_\_\_\_\_, being a person who publicly carries on the business of an Accountant at No. \_\_\_\_\_ Street, \_\_\_\_\_, and residing at \_\_\_\_\_, the duly appointed auditors of the above-mentioned Society, do hereby attest the foregoing accounts and statements, and certify that they are correct, duly vouched, and in accordance with law, and we certify that we have, and each of us has at this audit actually inspected the Mortgage Deeds and other securities belonging to the Society, in respect of each of the \_\_\_\_\_ Properties in mortgage to the Society referred to in the foregoing accounts and statements.

Signed \_\_\_\_\_

Signed \_\_\_\_\_

day of \_\_\_\_\_ 18 \_\_\_\_

Presented to the Annual General Meeting of the Society on the \_\_\_\_\_ day of \_\_\_\_\_ and adopted.

Countersigned,

Secretary.

Signed \_\_\_\_\_ Chairman

## FINANCE ACT, 1894.

[57 &amp; 58 Vict. Chap. 30.]

An Act to grant certain Duties of Customs and Inland Revenue, to alter other Duties, and to amend the Law relating to Customs and Inland Revenue, and to make other provision for the financial arrangements of the year. [31st July, 1894.]

## PART I.

## ESTATE DUTY.

## Grant of Estate Duty.

1. In the case of every person dying after the commencement of this Part of this Act, there shall, save as hereinafter expressly provided, be levied and paid, upon the principal value ascertained as hereinafter provided of all property, real or personal, settled or not settled, which passes on the death of such person a duty, called "Estate duty," at the graduated rates hereinafter mentioned, and the existing duties mentioned in the First Schedule to this Act shall not be levied in respect of property chargeable with such Estate duty.

2.—(1.) Property passing on the death of the deceased shall be deemed to include the property following, that is to say:—

- (a.) Property of which the deceased was at the time of his death competent to dispose;
- (b.) Property in which the deceased or any other person had an interest ceasing on the death of the deceased, to the extent to which a benefit accrues or arises by the ceasing of such interest; but exclusive of property the interest in which of the deceased or other person was only an interest as holder of an office, or recipient of the benefits of a charity, or as a corporation sole;
- (c.) Property which would be required on the death of the deceased to be included in an account under section thirty-eight of the Customs and Inland Revenue Act, 1881, as amended by section eleven of the Customs and Inland Revenue Act, 1889, if those sections were herein enacted and extended to real property as well as personal property, and the words "voluntary" and "voluntarily" and a reference to a "volunteer" were omitted therefrom; and
- (d.) Any annuity or other interest purchased or provided by the deceased, either by himself alone or in concert or by arrangement with any other person, to the extent of the beneficial interest accruing or arising by survivorship or otherwise on the death of the deceased.

(2.) Property passing on the death of the deceased when situate out of the United Kingdom shall be included only, if, under the law in force before the passing of this Act, legacy or succession duty is payable in respect thereof, or would be so payable but for the relationship of the person to whom it passes.

(3.) Property passing on the death of the deceased shall not be deemed to include property held by the deceased as trustee for another person, under a disposition not made by the deceased or under a disposition made by the deceased more than twelve months before his death where possession and enjoyment of the property was *bonâ fide* assumed by the beneficiary immediately upon the creation of the trust and thenceforward retained to the entire exclusion of the deceased or of any benefit to him by contract or otherwise.

3.—(1.) Estate duty shall not be payable in respect of property passing on the death of the deceased by reason only of a *bonâ fide* purchase from the person under whose disposition the property passes, nor in respect of the falling into possession of the reversion on any lease for lives, nor in respect of the determination of any annuity for lives, where such purchase was made, or such lease or annuity granted, for full consideration in money or money's worth paid to the vendor or grantor for his own use or benefit, or in the case of a lease for the use or benefit of any person for whom the grantor was a trustee.

(2.) Where any such purchase was made, or lease or annuity granted, for partial consideration in money or money's worth paid to the vendor or grantor for his own use or benefit, or in the case of a lease for the use or benefit of any person for whom the grantor was a trustee, the value of the consideration shall be allowed as a deduction from the value of the property for the purpose of Estate duty.

4. For determining the rate of Estate duty to be paid on any property passing on the death of the deceased, all property so passing in respect of which Estate duty is leviable

shall be aggregated so as to form one estate, and the duty shall be levied at the proper graduated rate on the principal value thereof.

Provided that any property so passing, in which the deceased never had an interest, or which under a disposition not made by the deceased passes immediately on the death of the deceased to some person other than the wife or husband or a lineal ancestor or lineal descendant of the deceased, shall not be aggregated with any other property but shall be an estate by itself, and the Estate duty shall be levied at the proper graduated rate on the principal value thereof; but if any benefit under a disposition not made by the deceased is reserved or given to the wife or husband or a lineal ancestor or lineal descendant of the deceased, such benefit shall be aggregated with property of the deceased for the purpose of determining the rate of Estate duty.

5.—(1.) Where property in respect of which Estate duty is leviable, is settled by the will of the deceased, or having been settled by some other disposition passes under that disposition on the death of the deceased to some person not competent to dispose of the property,—

(a) a further Estate duty (called settlement estate duty) on the principal value of the settled property shall be levied at the rate hereinafter specified, except where the only life interest in the property after the death of the deceased is that of a wife or husband of the deceased; but

(b) during the continuance of the settlement the settlement Estate duty shall not be payable more than once.

(2.) If Estate duty has already been paid in respect of any settled property since the date of the settlement, the Estate duty shall not, nor shall any of the duties mentioned in the fifth paragraph of the First Schedule to this Act, be payable in respect thereof, until the death of a person who was at the time of his death or had been at any time during the continuance of the settlement competent to dispose of such property.

(3.) In the case of settled property, where the interest of any person under the settlement fails or determines by reason of his death before it becomes an interest in possession, and subsequent limitations under the settlement continue to subsist, the property shall not be deemed to pass on his death.

(4.) Any person paying the settlement Estate duty payable under this section upon property comprised in a settlement, may deduct the amount of the ad valorem stamp duty (if any) charged on the settlement in respect of that property.

(5.) Where any lands or chattels are so settled, whether by Act of Parliament or royal grant, that no one of the persons successively in possession thereof is capable of alienating the same, whether his interest is in law a tenancy for life or a tenancy in tail, the provisions of this Act with respect to settled property shall not apply, and the property passing on the death of any person in possession of the lands and chattels shall be the interest of his successor in the lands and chattels, and such interest shall be valued, for the purpose of Estate duty, in like manner as for the purpose of succession duty.

#### Collection and Recovery of Duty and Value of Property.

6.—(1.) Estate duty shall be a stamp duty, collected and recovered as hereinafter mentioned.

(2.) The executor of the deceased shall pay the Estate duty in respect of all personal property (whosoever situate) of which the deceased was competent to dispose at his death, on delivering the Inland Revenue affidavit, and may pay in like manner the Estate duty in respect of any other property passing on such death, which by virtue of any testamentary disposition of the deceased is under the control of the executor, or, in the case of property not under his control, if the persons accountable for the duty in respect thereof request him to make such payment.

(3.) Where the executor does not know the amount or value of any property which has passed on the death, he may state in the Inland Revenue affidavit that such property exists but he does not know the amount or value thereof, and that he undertakes, as soon as the amount and value are ascertained, to bring in an account thereof, and to pay both the duty for which he is or may be liable, and any further duty payable by reason thereof for which he is or may be liable in respect of the other property mentioned in the affidavit.

(4.) Estate duty, so far as not paid by the executor, shall be collected upon an account setting forth the particulars of the property, and delivered to the Commissioners within six months after the death by the person accountable for the duty, or within such further time as the Commissioners may allow.

(5.) Every estate shall include all income accrued upon the property included therein down to and outstanding at the date of the death of the deceased.

(6.) Interest [at the rate of three per cent. per annum] on the Estate duty shall be paid from the date of the death up to the date of the delivery of the Inland Revenue affidavit or account, or the expiration of six months after the death, whichever first happens, [and shall form part of the Estate duty].—The words in brackets were repealed in 1896.

(7.) The duty which is to be collected upon an Inland Revenue affidavit or account shall be due on the delivery thereof, or on the expiration of six months from the death, whichever first happens.

(8.) Provided that the duty due upon an account of real property may, at the option of the person delivering the account, be paid by eight equal yearly instalments, or sixteen half-yearly instalments, with interest at the rate of three per cent. per annum from the date at which the first instalment is due, less income tax, and the first instalment shall be due at the expiration of twelve months from the death, and the interest on the unpaid portion of the duty shall be added to each instalment and paid accordingly; but the duty for the time being unpaid, with such interest to the date of payment, may be paid at any time, and in case the property is sold, shall be paid on completion of the sale, and if not so paid shall be duty in arrear.

7.—(1.) In determining the value of an estate for the purpose of Estate duty allowance shall be made for reasonable funeral expenses and for debts and incumbrances; but an allowance shall not be made—

(a) for debts incurred by the deceased, or incumbrances created by a disposition made by the deceased, unless such debts or incumbrances were incurred or created bona fide for full consideration in money or money's worth wholly for the deceased's own use and benefit and take effect out of his interest, nor

(b) for any debt in respect whereof there is a right to reimbursement from any other estate or person, unless such reimbursement cannot be obtained, nor

(c) more than once for the same debt or incumbrance charged upon different portions of the estate;

and any debt or incumbrance for which an allowance is made shall be deducted from the value of the land or other subjects of property liable thereto.

(2.) An allowance shall not be made in the first instance for debts due from the deceased to persons resident out of the United Kingdom, (unless contracted to be paid in the United Kingdom, or charged on property situate within the United Kingdom), except out of the value of any personal property of the deceased situate out of the United Kingdom in respect of which Estate duty is paid; and there shall be no repayment of Estate duty in respect of any such debts, except to the extent to which it is shown to the satisfaction of the Commissioners, that the personal property of the deceased situate in the foreign country or British possession in which the person to whom such debts are due resides, is insufficient for their payment.

(3.) Where the Commissioners are satisfied that any additional expense in administering or in realising property has been incurred by reason of the property being situate out of the United Kingdom, they may make an allowance from the value of the property on account of such expense not exceeding in any case five per cent. on the value of the property.

(4.) Where any property passing on the death of the deceased is situate in a foreign country, and the Commissioners are satisfied that by reason of such death any duty is payable in that foreign country in respect of that property, they shall make an allowance of the amount of that duty from the value of the property.

(5.) The principal value of any property shall be estimated to be the price which, in the opinion of the Commissioners, such property would fetch if sold in the open market at the time of the death of the deceased;

Provided that, in the case of any agricultural property, where no part of the principal value is due to the expectation of an increased income from such property, the principal value shall not exceed twenty-five times the annual value as assessed under Schedule A of the Income Tax Acts, after making such deductions as have not been allowed in that assessment and are allowed under the Succession Duty Act 1853, and making a deduction for expenses of management not exceeding five per cent. of the annual value so assessed.

(6.) Where an estate includes an interest in expectancy, Estate duty in respect of that interest shall be paid, at the option of the person accountable for the duty, either with the duty in respect of the rest of the estate or when the interest falls into possession, and if the duty is not paid with the Estate duty in respect of the rest of the estate, then—

(a) for the purpose of determining the rate of Estate duty in respect of the rest of the estate the value of the interest shall be its value at the date of the death of the deceased; and



- (b) the rate of Estate duty in respect of the interest when it falls into possession, shall be calculated according to its value when it falls into possession, together with the value of the rest of the estate as previously ascertained.
- (7.) The value of the benefit accruing or arising from the cesser of an interest ceasing on the death of the deceased shall—
- (a) if the interest extended to the whole income of the property, be the principal value of that property; and
- (b) if the interest extended to less than the whole income of the property, be the principal value of an addition to the property equal to the income to which the interest extended.
- (8.) Subject to the provisions of this Act, the value of any property for the purpose of Estate duty shall be ascertained by the Commissioners in such manner and by such means as they think fit, and if they authorise a person to inspect any property and report to them the value thereof for the purposes of this Act, the person having the custody or possession of that property shall permit the person so authorised to inspect it at such reasonable times as the Commissioners consider necessary.
- (9.) Where the Commissioners require a valuation to be made by a person named by them, the reasonable costs of such valuation shall be defrayed by the Commissioners.
- (10.) Property passing on any death shall not be aggregated more than once, nor shall Estate duty in respect thereof be more than once levied on the same death.
- 8.—(1.) The existing law and practice relating to any of the duties now leviable on or with reference to death shall, subject to the provisions of this Act and so far as the same are applicable, apply for the purposes of the collection, recovery, and repayment of Estate duty, and for the exemption of the property of common seamen, marines, or soldiers who are slain or die in the service of Her Majesty, and for the purpose of payment of sums under one hundred pounds without requiring representation, as if such law and practice were in terms made applicable to this Part of this Act.
- (2.) Sections twelve to fourteen of the Customs and Inland Revenue Act, 1889, and section forty-seven of the Local Registration of Title (Ireland) Act, 1891, shall apply as if Estate duty were therein mentioned as well as Succession duty, and as if an account were not settled within the meaning of any of the above sections until the time for the payment of the duty on such account has arrived.
- (3.) The executor of the deceased shall, to the best of his knowledge and belief, specify in appropriate accounts annexed to the Inland Revenue affidavit all the property in respect of which Estate duty is payable upon the death of the deceased, and shall be accountable for the Estate duty in respect of all personal property wheresoever situate of which the deceased was competent to dispose at his death, but shall not be liable for any duty in excess of the assets which he has received as executor, or might but for his own neglect or default have received.
- (4.) Where property passes on the death of the deceased and his executor is not accountable for the Estate duty in respect of such property, every person to whom any property so passes for any beneficial interest in possession, and also, to the extent of the property actually received or disposed of by him, every trustee, guardian, committee, or other person in whom any interest in the property so passing or the management thereof is at any time vested, and every person in whom the same is vested in possession by alienation or other derivative title shall be accountable for the Estate duty on the property, and shall, within the time required by this Act or such later time as the Commissioners allow, deliver to the Commissioners and verify an account, to the best of his knowledge and belief of the property: Provided that nothing in this section contained shall render a person accountable for duty who acts merely as agent or bailiff for another person in the management of property.
- (5.) Every person accountable for Estate duty, and every person whom the Commissioners believe to have taken possession of or administered any part of the estate in respect of which duty is leviable on the death of the deceased, or of the income of any part of such estate, shall, to the best of his knowledge and belief, if required by the Commissioners, deliver to them and verify a statement of such particulars together with such evidence as they require relating to any property which they have reason to believe to form part of an estate in respect of which Estate duty is leviable on the death of the deceased.
- (6.) A person who wilfully fails to comply with any of the foregoing provisions of this section shall be liable to pay one hundred pounds, or a sum equal to double the amount of the Estate duty, if any, remaining unpaid for which he is accountable, according as the Commissioners elect: Provided that the Commissioners, or in any proceeding for the recovery of such penalty the Court, shall have power to reduce any such penalty.

- (7.) Estate duty shall, in the first instance, be calculated at the appropriate rate according to the value of the estate as set forth in the Inland Revenue affidavit or account delivered, but if afterwards it appears that for any reason too little duty has been paid, the additional duty shall, unless a certificate of discharge has been delivered under this Act, be payable, and be treated as duty in arrear.
- (8.) The Commissioners on application from a person accountable for the duty on any property forming part of an estate shall, where they consider that it can conveniently be done, certify the amount of the valuation accepted by them for any class or description of property forming part of such estate.
- (9.) Where the Commissioners are satisfied that the Estate duty leviable in respect of any property cannot without excessive sacrifice be raised at once, they may allow payment to be postponed for such period, to such extent, and on payment of such interest not exceeding four per cent. or any higher interest yielded by the property, and on such terms, as the Commissioners think fit.
- [(10.) Interest on arrears of Estate duty shall be paid as if they were arrears of legacy duty.]—Repealed in 1896.
- (11.) If after the expiration of twenty years from a death upon which Estate duty became leviable any such duty remains unpaid, the Commissioners may, if they think fit, on the application of any person accountable or liable for such duty or interested in the property, remit the payment of such duty or any part thereof or any interest thereon.
- (12.) Where it is proved to the satisfaction of the Commissioners that too much Estate duty has been paid, the excess shall be repaid by them, and in cases where the overpayment was due to over valuation by the Commissioners, with interest at three per cent. per annum.
- (13.) If any proceeding for the recovery of Estate duty in respect of any property is instituted, the High Court shall have jurisdiction to appoint a receiver of the property and the rents and profits thereof, and to order a sale of the property.
- (14.) All affidavits, accounts, certificates, statements, and forms used for the purpose of this Part of this Act shall be in such form, and contain such particulars, as may be prescribed, and if so required by the Commissioners shall be in duplicate, and accounts and statements shall be delivered and verified on oath and by production of books and documents in the manner prescribed, and any person who wilfully fails to comply with the provisions of this enactment shall be liable to the penalty above in this section mentioned.
- (15.) No charge shall be made for any certificate given by the Commissioners under this Act.
- (16.) The Estate duty may be collected by means of stamps or such other means as the Commissioners prescribe.
- (17.) The form of certificate required to be given by the proper officer of the court under section thirty of the Customs and Inland Revenue Act, 1881, may be varied by a rule of court in such manner as may appear necessary for carrying into effect this Act.
- (18.) Nothing in this section shall render liable to or accountable for duty a *bonâ fide* purchaser for valuable consideration without notice.
- 9.—(1.) A rateable part of the Estate duty on an estate, in proportion to the value of any property which does not pass to the executor as such, shall be a first charge on the property in respect of which duty is leviable; provided that the property shall not be so chargeable as against a *bonâ fide* purchaser thereof for valuable consideration without notice.
- (2.) On an application submitting in the prescribed form the description of the lands or other subjects of property (whether hereditaments, stocks, funds, shares, or securities,) and of the debts and incumbrances allowed by the Commissioners in assessing the value of the property for the purposes of Estate duty, the Commissioners shall grant a certificate of the Estate duty paid in respect of the property, and specify the debts and incumbrances so allowed, as well as the lands or other subjects of property.
- (3.) Subject to any repayment of Estate duty arising from want of title to the land or other subjects of property, or from the existence of any debt or incumbrance thereon for which under this Act an allowance ought to have been but has not been made, or from any other cause, the certificate of the Commissioners shall be conclusive evidence that the amount of duty named therein is a first charge on the lands or other subjects of property after the debts and incumbrances allowed as aforesaid: Provided that any such repayment of duty by the Commissioners shall be made to the person producing to them the said certificate.

(4.) If the rateable part of the Estate duty in respect of any property is paid by the executor, it shall where occasion requires be repaid to him by the trustees or owners of the property, but if the duty is in respect of real property, it may, unless otherwise agreed upon, be repaid by the same instalments and with the same interest as are in this Act mentioned.

(5.) A person authorised or required to pay the Estate duty in respect of any property shall, for the purpose of paying the duty, or raising the amount of the duty when already paid, have power, whether the property is or is not vested in him, to raise the amount of such duty and any interest and expenses properly paid or incurred by him in respect thereof, by the sale or mortgage of or a terminable charge on that property or any part thereof.

(6.) A person having a limited interest in any property, who pays the Estate duty in respect of that property, shall be entitled to the like charge, as if the Estate duty in respect of that property had been raised by means of a mortgage to him.

(7.) Any money arising from the sale of property comprised in a settlement, or held upon trust to lay out upon the trusts of a settlement, and capital money arising under the Settled Land Act 1882, may be expended in paying any Estate duty in respect of property comprised in the settlement and held upon the same trusts.

10.—(1.) Any person aggrieved by the decision of the Commissioners with respect to the repayment of any excess of duty paid, or by the amount of duty claimed by the Commissioners, whether on the ground of the value of any property or the rate charged or otherwise, may, on payment of, or giving security as hereinafter mentioned for, the duty claimed by the Commissioners or such portion of it as is then payable by him, appeal to the High Court within the time and in the manner and on the conditions directed by rules of Court, and the amount of duty shall be determined by the High Court, and if the duty as determined is less than that paid to the Commissioners the excess shall be repaid.

(2.) No appeal shall be allowed from any order, direction, determination, or decision of the High Court in any appeal under this section except with the leave of the High Court or Court of Appeal.

(3.) The costs of the appeal shall be in the discretion of the Court, and the Court, where it appears to the Court just, may order the Commissioners to pay on any excess of duty repaid by them interest at the rate of three per cent. per annum for such period as appears to the Court just.

(4.) Provided that the High Court, if satisfied that it would impose hardship to require the appellant, as a condition of an appeal, to pay the whole or, as the case may be, any part of the duty claimed by the Commissioners or of such portion of it as is then payable by him, may allow an appeal to be brought on payment of no duty, or of such part only of the duty as to the Court seems reasonable, and on security to the satisfaction of the Court being given for the duty, or so much of the duty as is not so paid, but in such case the Court may order interest at the rate of three per cent. per annum to be paid on the unpaid duty so far as it becomes payable under the decision of the Court.

(5.) Where the value as alleged by the Commissioners of the property in respect of which the dispute arises does not exceed ten thousand pounds, the appeal under this section may be to the county court for the county or place in which the appellant resides or the property is situate, and this section shall for the purpose of the appeal apply as if such county court were the High Court.

(6.) The county council of every county or county borough in Great Britain, shall within twelve months after the commencement of this Act, and may thereafter, from time to time, appoint a sufficient number of qualified persons to act as valuers for the purposes of this Act in their respective counties, and shall fix a scale of charges for the remuneration of such persons, and the Court may refer any question of disputed value under this section to the arbitration of any person so appointed for the county in which the appellant resides or the property is situate; and the costs of any such arbitration shall be part of the costs of the appeal.

#### *Discharge from and Apportionment of Duty.*

11.—(1.) The Commissioners on being satisfied that the full Estate duty has been or will be paid in respect of an estate or any part thereof shall, if required by the person accounting for the duty, give a certificate to that effect, which shall discharge from any further claim for Estate duty the property shown by the certificate to form the estate or part thereof as the case may be.

(2.) Where a person accountable for the Estate duty in respect of any property passing on a death applies after the lapse of two years from such death to the Commissioners, and delivers to them and verifies a full statement to the best of his knowledge and belief of all property passing on such death and the several persons entitled thereto, the Commissioners may determine the rate of the Estate duty in respect of the property for which the applicant is accountable, and on payment of the duty at that rate, that property and the applicant so far as regards that property shall be discharged from any further claim for Estate duty, and the Commissioners shall give a certificate of such discharge.

(3.) A certificate of the Commissioners under this section shall not discharge any person or property from Estate duty in case of fraud or failure to disclose material facts, and shall not affect the rate of duty payable in respect of any property afterwards shown to have passed on the death, and the duty in respect of such property shall be at such rate as would be payable if the value thereof were added to the value of the property in respect of which duty has been already accounted for;

(4.) Provided nevertheless that a certificate purporting to be a discharge of the whole Estate duty payable in respect of any property included in the certificate shall exonerate a *bona fide* purchaser for valuable consideration without notice from the duty notwithstanding any such fraud or failure.

12. The Commissioners in their discretion, upon application by a person entitled to an interest in expectancy, may commute the Estate duty which would or might, but for the commutation, become payable in respect of such interest for a certain sum to be presently paid, and for determining that sum shall cause a present value to be set upon such duty, regard being had to the contingencies affecting the liability to and rate and amount of such duty, and interest being reckoned at three per cent.; and on the receipt of such sum they shall give a certificate of discharge accordingly.

13.—(1.) Where, by reason of the number of deaths on which property has passed or of the complicated nature of the interests of different persons in property which has passed on death, or from any other cause, it is difficult to ascertain exactly the amount of death duties or any of them payable in respect of any property or any interest therein, or so to ascertain the same without undue expense in proportion to the value of the property or interest, the Commissioners on the application of any person accountable for any duty thereon, and upon his giving to them all the information in his power respecting the amount of the property and the several interests therein, and other circumstances of the case, may by way of composition for all or any of the death duties payable in respect of the property, or interest, and the various interests therein, or any of them, assess such sum on the value of the property, or interest, as having regard to the circumstances appears proper, and may accept payment of the sum so assessed, in full discharge of all claims for death duties in respect of such property or interest, and shall give a certificate of discharge accordingly;

(2.) Provided that the certificate shall not discharge any person from any duty in case of fraud or failure to disclose material facts.

(3.) In this section the expression "death duties" means the Estate duty under this Act, the duties mentioned in the First Schedule to this Act and the legacy and succession duties, and the duty payable on any representation or inventory under any Act in force before the Customs and Inland Revenue Act 1881.

14.—(1.) In the case of property which does not pass to the executor as such, an amount equal to the proper rateable part of the Estate duty may be recovered by the person, who being authorised or required to pay the Estate duty in respect of any property has paid such duty, from the person entitled to any sum charged on such property, (whether as capital or as an annuity or otherwise), under a disposition not containing any express provision to the contrary.

(2.) Any dispute as to the proportion of Estate duty to be borne by any property or person, may be determined upon application by any person interested in manner directed by Rules of Court, either by the High Court, or, where the amount in dispute is less than fifty pounds, by a county court for the county or place in which the person recovering the same resides, or the property in respect of which the duty is paid is situate.

(3.) Any person from whom a rateable part of Estate duty can be recovered under this section shall be bound by the accounts and valuations as settled between the person entitled to recover the same and the Commissioners.

15.—(1.) Estate duty shall not be payable in respect of a single annuity not exceeding twenty-five pounds purchased or provided by the deceased, either by himself alone or

in concert or arrangement with any other person, for the life of himself and of some other person and the survivor of them, or to arise on his own death in favour of some other person; and if in any case there is more than one such annuity, the annuity first granted shall be alone entitled to the exemption under this section.

(2.) It shall be lawful for the Treasury to remit the Estate duty, or any other duty leviable on or with reference to death, in respect of any such pictures, prints, books, manuscripts, works of art or scientific collections, as appear to the Treasury to be of national, scientific, or historic interest, and to be given or bequeathed for national purposes, or to any university, or to any county council or municipal corporation, and no property the duty in respect of which is so remitted shall be aggregated with any other property for the purpose of fixing the rate of Estate duty.

(3.) Estate duty shall not be payable in respect of any pension or annuity payable by the Government of British India to the widow or child of any deceased officer of such Government, notwithstanding that the deceased contributed during his lifetime to any fund out of which such pension or annuity is paid.

(4.) Estate duty shall not be payable in respect of any advowson or church patronage which would have been free from succession duty under section twenty-four of the Succession Duty Act 1853.

#### Small Estates.

16.—(1.) The provisions of sections thirty-three, thirty-five, and thirty-six of the Customs and Inland Revenue Act 1881, (relating to the obtaining of representation to the deceased where the gross value of his personal estate does not exceed three hundred pounds), shall apply with the necessary modifications to the case where the gross value of the property real and personal in respect of which Estate duty is payable on the death of the deceased, exclusive of property settled otherwise than by the will of the deceased, does not exceed five hundred pounds, and where the gross value does not exceed three hundred pounds the fixed duty shall be thirty shillings, and where the gross value exceeds three hundred pounds and does not exceed five hundred pounds the fixed duty shall be fifty shillings.

(2.) All such property may be comprised in the notice under the said section thirty-three.

(3.) Where the net value of the property, real and personal, in respect of which Estate duty is payable on the death of the deceased, exclusive of property settled otherwise than by the will of the deceased, does not exceed one thousand pounds, such property for the purpose of Estate duty, shall not be aggregated with any other property, but shall form an estate by itself; and where the fixed duty or Estate duty has been paid upon the principal value of that estate, the settlement Estate duty and the legacy and succession duties shall not be payable under the will or intestacy of the deceased in respect of that estate.

(4.) Where representation granted under this section if granted in England extends to property in Ireland, and if granted in Ireland extends to property in England, the principal registrar of the Probate Division of the High Court in England or Ireland, as the case may be, shall affix the seal of the court thereto on the same being sent to him for that purpose, with the fee of two shillings and sixpence.

(5.) Where the fixed duty of thirty or fifty shillings is paid within twelve months after the death of the deceased, interest on such duty shall not be payable.

#### Rates of Estate Duty.

17. The rates of Estate duty shall be according to the following scale:—

Where the Principal Value of the Estate		Estate Duty shall be payable at the Rate per cent. of	
£	£		
Exceeds - 100 and does not exceed -	500	One pound.	
" 500 "	" "	Two pounds.	
" 1,000 "	" "	Three pounds.	
" 10,000 "	" "	Four pounds.	
" 25,000 "	" "	Four pounds ten shillings.	
" 50,000 "	" "	Five pounds.	
" 75,000 "	" "	Five pounds ten shillings.	
" 100,000 "	" "	Six pounds.	
" 150,000 "	" "	Six pounds ten shillings.	
" 250,000 "	" "	Seven pounds.	
" 500,000 "	" "	Seven pounds ten shillings.	
" 1,000,000 ..	..	Eight pounds.	

The rate of the settlement Estate duty where the property is settled shall be one per cent. [Provided that where the principal value of an estate comprises a fraction of one hundred pounds in excess of one hundred pounds, or of any multiple of one hundred pounds, such fraction shall be excluded from the value of the estate, for the purpose of determining both the rate and the amount of duty, except that where the principal value of the estate exceeds one hundred pounds and does not exceed two hundred pounds, the duty shall be one pound.—Finance Act 1896.]

#### Succession Duty.

18.—(1.) The value for the purpose of succession duty of a succession to real property arising on the death of a deceased person shall, where the successor is competent to dispose of the property, be the principal value of the property, after deducting the Estate duty payable in respect thereof on the said death and the expenses if any properly incurred of raising and paying the same; and the duty shall be a charge on the property, and shall be payable by the same instalments as are authorised by this Act for Estate duty on real property, with interest at the rate of three per cent. per annum; and the first instalment shall be payable and the interest shall begin to run at the expiration of twelve months after the date on which the successor became entitled in possession to his succession or to the receipt of the income and profit thereof; and after the expiration of the said twelve months the provisions with respect to discount shall not apply.

(2.) The principal value of real property for the purpose of succession duty shall be ascertained in the same manner as it would be ascertained under the provisions of this Act for the purpose of Estate duty; and in the case of any agricultural property where no part of the principal value is due to the expectation of an increased income from such property, the annual value for the purpose of succession duty shall be arrived at in the same manner as under the provisions of this Part of this Act for the purpose of Estate duty.

[19 deals with the Taxation Grant to Local Authorities out of the Duties.]

#### British Possessions.

20.—(1.) Where the Commissioners are satisfied, that in a British possession to which this section applies, duty is payable by reason of a death in respect of any property situate in such possession and passing on such death, they shall allow a sum equal to the amount of that duty to be deducted from the Estate duty payable in respect of that property on the same death.

(2.) Nothing in this Act shall be held to create a charge for Estate duty on any property situate in a British possession, while so situate, or to authorise the Commissioners to take any proceedings in a British possession for the recovery of any Estate duty.

(3.) Her Majesty the Queen may, by Order in Council, apply this section to any British possession, where Her Majesty is satisfied that, by the law of such possession, either no duty is leviable in respect of property situate in the United Kingdom when passing on death, or that the law of such possession as respects any duty so leviable is to the like effect as the foregoing provisions of this section.

(4.) Her Majesty in Council may revoke any such Order, where it appears that the law of the British possession has been so altered that it would not authorise the making of an Order under this section.

#### Savings and Definitions.

21.—(1.) Estate duty shall not be payable on the death of a deceased person in respect of personal property settled by a will or disposition made by a person dying before the commencement of this Part of this Act, in respect of which property any duty mentioned in paragraphs one and two of the First Schedule to this Act, or the duty payable on any representation or inventory under any Act in force before the Customs and Inland Revenue Act 1881, has been paid or is payable, unless in either case the deceased was at the time of his death, or at any time since the will or disposition took effect had been, competent to dispose of the property.

(2.) Where a person died before the commencement of this Part of this Act, the duties mentioned in the First Schedule to this Act shall continue to be payable in like manner in all respects as if this Act had not passed.

(3.) Where an interest in expectancy in any property has, before the commencement of this part of this Act, been *bona fide* sold or mortgaged for full consideration in money or money's worth, then no other duty on such property shall be payable by the purchaser or mortgagee when the interest falls into possession, than would have been payable if this Act had not passed; and in the case of a mortgage, any higher duty payable by the mortgagor shall rank as a charge subsequent to that of the mortgagee.



(4.) The settlement Estate duty of one per cent. shall not be payable in respect of property settled by a disposition which has taken effect before the commencement of this Part of this Act.

(5.)—Where a husband or wife is entitled, either solely or jointly with the other, to the income of any property settled by the other under a disposition which has taken effect before the commencement of this part of this Act, and on his or her death the survivor becomes entitled to the income of the property settled by such survivor, Estate duty shall not be payable in respect of that property until the death of the survivor.

22.—(1.) In this Part of this Act, unless the context otherwise requires:—

- (a.) The expressions "deceased person" and "the deceased" mean a person dying after the commencement of this Part of this Act:
  - (b.) The expression "will" includes any testamentary instrument:
  - (c.) The expression "representation" means probate of a will or letters of administration:
  - (d.) The expression "executor" means the executor or administrator of a deceased person, and includes, as regards any obligation under this Part of this Act, any person who takes possession of or intermeddles with the personal property of a deceased person:
  - (e.) The expression "Estate duty" means Estate duty under this Act:
  - (f.) The expression "property" includes real property and personal property and the proceeds of sale thereof respectively and any money or investment for the time being representing the proceeds of sale:
  - (g.) The expression "agricultural property" means agricultural land pasture and woodland, and also includes such cottages, farm buildings, farm houses, and mansion houses (together with the lands occupied therewith) as are of a character appropriate to the property:
  - (h.) The expression "settled property" means property comprised in a settlement.
  - (i.) The expression "settlement" means any instrument, whether relating to real property or personal property, which is a settlement within the meaning of section two of the Settled Land Act 1882, or if it related to real property would be a settlement within the meaning of that section, and includes a settlement effected by a parol trust:
  - (j.) The expression "interest in expectancy" includes an estate in remainder or reversion and every other future interest whether vested or contingent, but does not include reversions expectant upon the determination of leases:
  - (k.) The expression "incumbrances" includes mortgages and terminable charges:
  - (l.) The expression "property passing on the death" includes property passing either immediately on the death or after any interval, either certainly or contingently, and either originally or by way of substitutive limitation, and the expression "on the death" includes "at a period ascertainable only by reference to the death":
  - (m.) The expression "the Commissioners" means the Commissioners of Inland Revenue:
  - (n.) The expression "Inland Revenue affidavit" means an affidavit made under the enactments specified in the Second Schedule to this Act with the account and schedule annexed thereto:
  - (o.) The expression "prescribed" means prescribed by the Commissioners.
- (2.) For the purposes of this Part of this Act—
- (a.) A person shall be deemed competent to dispose of property if he has such an estate or interest therein or such general power as would, if he were *sui juris* enable him to dispose of the property, including a tenant in tail whether in possession or not; and the expression "general power" includes every power or authority enabling the donee or other holder thereof to appoint or dispose of property as he thinks fit, whether exerciseable by instrument *inter vivos* or by will, or both, but exclusive of any power exerciseable in a fiduciary capacity under a disposition not made by himself, or exerciseable as tenant for life under the Settled Land Act, 1882, or as mortgagee:
  - (b.) A disposition taking effect out of the interest of the deceased person shall be deemed to have been made by him, whether the concurrence of any other person was or was not required:
  - (c.) Money which a person has a general power to charge on property shall be deemed to be property of which he has power to dispose.

(3.) This Part of this Act shall apply to property in which the wife or husband of the deceased takes an estate in dower or by the courtesy or any other like estate, in like manner as it applies to property settled by the will of the deceased.

*Application to Scotland.*

23.—In the application of this part of this Act to Scotland unless the context otherwise requires:—

- (1.) The Court of Session shall be substituted for the High Court:
- (2.) "Sheriff court" shall be substituted for "county court":
- (3.) "Confirmation" shall be substituted for "representation":
- (4.) The expression "receiver of the property and of the rents and profits thereof," means a judicial factor upon the property:
- (5.) The expression "Inland Revenue affidavit," means the inventory of the personal estate of a deceased now required by law, and includes an additional inventory:
- (6.) The expression "on delivering the Inland Revenue affidavit" means on exhibiting and recording a duly stamped inventory as provided by section thirty-eight of the Act of the forty-eighth year of the reign of King George the Third, chapter one hundred-and-forty-nine:
- (7.) Section thirty-four of the Customs and Inland Revenue Act 1881, shall be substituted for section thirty-three of that Act, and the Acts referred to in such section thirty-four shall extend to an estate of a gross value not exceeding five hundred pounds, and an application under the said Acts may be made to any commissary clerk, and any commissary clerk shall affix the seal of the court to any representation granted in England or Ireland upon the same being sent to him for that purpose, enclosing a fee of two-shillings-and-sixpence.
- (8.) The expression "personal property" means moveable property:
- (9.) The expression "real property" includes heritable property.
- (10.) The expression "incumbrance" includes any heritable security, or other debt or payment secured upon heritage:
- (11.) The expression "executor" means every person who as executor, nearest of kin, or creditor, or otherwise, intronies with or enters upon the possession or management of any personal property of a deceased person:
- (12.) The property comprised in any special assignation or disposition taking effect on death shall be deemed to pass on death within the meaning of this Act.
- (13.) The expression "trustee" includes a tutor, curator, and judicial factor:
- (14.) The expression "settled property" shall not include property held under entail:
- (15.) An institute or heir of entail in possession of an entailed estate shall whether *sui juris* or not be deemed for the purposes of this Act to be a person competent to dispose of such estate:
- (16.) Where an entailed estate passes on the death of the deceased to an institute or heir of entail, who is not entitled to disentail such estate without either obtaining the consent of one or more subsequent heirs of entail or having the consent of such one or more subsequent heirs valued and dispensed with, settlement Estate duty as well as Estate duty shall be paid in respect of such estate, but neither Estate duty nor settlement Estate duty shall be payable again in respect of such estate, until such estate is disentailed, or until an heir of entail to whom it passes on or subsequent to the death of the institute or heir first mentioned, and who is entitled to disentail it without obtaining the consent of any subsequent heir or heirs or having the consent of any subsequent heir or heirs valued and dispensed with, dies:
- (17.) Where an institute or heir of entail in possession of an entailed estate, who is not entitled to disentail such estate without either obtaining the consent of one or more subsequent heirs of entail or having the consent of such one or more subsequent heirs valued and dispensed with, has paid Estate duty in respect of such estate, and afterwards disentails such estate, he shall be entitled to deduct from the value in money of the expectancy or interest in such estate of such one or more subsequent heirs, payable by him to them in respect of their consents having been granted or dispensed with, a proper rateable part of the Estate duty paid by him as aforesaid:
- (18.) Where any person who pays Estate duty on any property, and in whom the property is not vested, is by this Act authorised to raise such duty by the sale



- or mortgage of that property, or any part thereof, it shall be competent for such person to apply to the Court of Session—
- (a) for an order of sale of the property or part of it, and in the event of the court granting such order, it shall provide for the payment out of the price of the amount of the Estate duty which has been paid by such person, and the court shall thereafter make such order as to the disposal of the surplus, if any, of the price, by way of investment or otherwise, as to the court shall seem proper; the court may in such order specify the time and place at which, the person by whom, and the advertisement or notice after which the sale shall be made, and may ordain the person in whom the property is vested to grant a disposition thereof in favour of the purchaser, and if the person in whom the property is vested refuses or fails to do so, the court shall grant authority to the clerk of court to execute such disposition, and such disposition so executed shall be as valid as if it had been executed by the person in whom the property is vested; or
- (b) for an order ordaining the person in whom the property is vested to grant a bond and disposition in security over the property in favour of the person who has paid the Estate duty, for the amount of the said duty, and if the person in whom the property is vested refuses, or fails to do so, the court shall grant authority to the clerk of court to execute such a bond and disposition in security, and such bond and disposition in security so executed shall be as valid as if it had been executed by the person in whom the property is vested, and shall be a first charge upon the property after any debt or incumbrance for which an allowance is directed to be made under this Act in determining the value of the property for the purpose of Estate duty;
- Provided also that summary diligence shall not be competent thereupon, and that nothing herein contained shall make the duty to be recovered by the methods of these sub-sections (a) and (b) recoverable at any earlier time than if it had been recovered by direct action against the person ultimately liable for the duty:
- (19.) This Part of this Act shall apply to property in which the wife or husband of the deceased takes an estate of fee or courtesy or any other like estate in like manner as it applies to property settled by the will of the deceased.

#### Commencement.

24. This Part of this Act shall come into operation on the expiration of the first day of August one thousand eight hundred and ninety-four, in this Part of this Act referred to as the commencement of this Part of this Act.

### PART II.

(Sections 25 to 28) deals with Customs' Duties on Tea, Beer, Spirits, &c.

### PART III.

(Sections 29 to 32) deals with Excise Duties on Beer and Spirits.

### PART IV.

#### INCOME TAX.

- 33.—(1.) There shall be charged, collected, and paid for the year which commenced on the sixth day of April one thousand eight hundred and ninety-four, in respect of all property, profits, and gains mentioned or described as chargeable in the Income Tax Act 1853, the following duties of income tax; (that is to say,) For every twenty shillings of the annual value or amount of property, profits, and gains chargeable under Schedules (A), (C), (D), or (E) of the said Act the duty of eightpence; And for every twenty shillings of the annual value of the occupation of lands, tenements, hereditaments, and heritages chargeable under Schedule (B) of the said Act—
- In England, Scotland, and Ireland respectively, the duty of threepence.

(2.) All such provisions contained in any Act relating to income tax as were in force on the fifth day of April one thousand eight hundred and ninety-four shall have full force and effect with respect to the duties of income tax hereby granted so far as the same are consistent with this Act.

34. The provisions of the Income Tax Acts with respect to the exemption granted to persons whose respective incomes are less than one hundred and fifty pounds a year, shall extend to persons whose respective incomes do not exceed one hundred and sixty pounds a year, and in lieu of the relief or abatement from income tax granted by section eight of the Customs and Inland Revenue Act, 1876, to persons whose respective incomes are less than four hundred pounds a year, the following provisions shall have effect:—

- (1.) Any person who shall be assessed or charged to any of the duties of income tax granted by this Act, or who shall have paid the same either by deduction or otherwise, and who shall claim and prove in the manner prescribed by the Income Tax Acts, that his total income from all sources, although exceeding one hundred and sixty pounds or upwards, does not exceed five hundred pounds, shall be entitled to relief or abatement as follows:—
- (a.) If the total income of such person does not exceed four hundred pounds, to relief from so much of the said duties assessed upon or paid by him as an assessment or charge upon one hundred and sixty pounds of his income would amount to; and
- (b.) If the total income of such person exceeds four hundred pounds, and does not exceed five hundred pounds, to the relief from so much of the said duties assessed upon or paid by him as an assessment or charge upon one hundred pounds of his income would amount to.
- (2.) Where the total joint income of a husband and wife charged to income tax, by way either of assessment or deduction, does not exceed five hundred pounds and, upon any claim under this section, the Commissioners for the general purposes of the Acts relating to income tax are satisfied that such total income includes profits of the wife derived from any profession, employment, or vocation chargeable under Schedule D, or from any office or employment of profit chargeable under Schedule E, they shall deal with such claim as if it were a claim for exemption or relief or abatement as the case may be in respect of such profits of the wife, and a separate claim, on the part of the husband, for exemption or relief or abatement in respect of the rest of such total income.
35. In respect of the income tax hereby imposed under Schedule A, where the tax is charged upon annual value estimated otherwise than by relation to profits, the following provisions shall have effect:—
- (a.) In the case of an assessment on lands inclusive of the farmhouse and other buildings (if any), the amount of the assessment shall, for the purposes of collection, be reduced by a sum equal to one-eighth part thereof; and
- (b.) In the case of an assessment upon any house or building (except a farmhouse or building included with lands in assessment), the amount of the assessment shall, for the purposes of collection, be reduced—
- (i.) Where the owner is occupier or assessable as landlord, or where a tenant is occupier and the landlord undertook to bear the cost of repairs, by a sum equal to one-sixth part of that amount; and
- (ii.) Where a tenant is occupier and undertook to bear the cost of repairs, by such a sum not exceeding one-sixth part of that amount, as may be necessary to reduce it to the amount of rent payable by him.
- (c.) As between the owner and a mortgagee of his property, or any person having a charge thereon or entitled to any ground-rent, rent-charge, annuity, or other annual sum payable thereout, the owner's right of deduction under the Income Tax Acts in respect of income tax shall be in no wise prejudiced or affected by the relief afforded by this section.
- (d.) Where the amount of the assessment in the case of lands (inclusive of the farmhouse and other buildings) is more than one-eighth, and in the case of any house or building (except a farmhouse or building included with lands in assessment) is more than one-sixth, below the rent, after deducting from such rent any outgoing which should by law be deducted in making the assessment, this section shall not apply.
- 36.—(1.) Any penny savings bank, or other bank for savings, whether certified under the Savings Bank Act, 1863, or not, shall be entitled to exemption from income tax

chargeable under Schedules C and D of the Acts relating to income tax in respect of the income of the funds of the savings bank, so far as it is applied in the payment or credit of interest to any depositor not exceeding the sum of five pounds in the year for which exemption is claimed.

(2.) The exemption shall be claimed, proved, and allowed in the same manner as is prescribed by law in the case of income applicable and applied to charitable purposes.

(3.) Provided that where interest is paid, or dividends or interest are or is credited without deduction of income tax to a depositor in any savings bank whose income exceeds one hundred and sixty pounds a year, such interest, or dividends or interest, as the case may be, shall be accounted for and charged under the third case of Schedule D, under which profits of an uncertain annual value are directed to be charged.

37.—(1.) The sum charged as the annual value of any property, elsewhere than in the metropolis as defined by the Valuation (Metropolis) Act, 1869, in the assessment of income tax thereon for the year which commenced on the sixth day of April one thousand eight hundred and ninety-three, shall be taken as the annual value of such property for the assessment and charge thereon of the duties of income tax hereby granted under Schedules (A) and (B).

(2.) The sum charged as the annual value of every inhabited house elsewhere than in the said metropolis made thereon for the year which commenced as respects England on the sixth day of April one thousand eight hundred and ninety-three, and as respects Scotland on the twenty-fifth day of May one thousand eight hundred and ninety-three, shall be taken as the annual value of the inhabited house for the assessment and charge thereon of the duties on inhabited houses as respects England for the year which commenced on the sixth day of April one thousand eight hundred and ninety-four, and as respects Scotland for the year commencing on the twenty-fifth day of May one thousand eight hundred and ninety-four.

(3.) The inspectors or surveyors of taxes shall be the assessors of the said duties of income tax under Schedules (A) and (B), and of the said duties on inhabited houses.

38.—(1.) Where, in the case of any dividends, interest, or other annual profits or gains due or payable half-yearly or quarterly in the course of the said year which commenced on the sixth day of April one thousand eight hundred and ninety-four, any half-yearly or quarterly payments shall have been made prior to the passing of this Act, the duty of income tax hereby granted, or so much by relation to such duty as shall not have been charged thereon or deducted therefrom, shall be charged under Schedule D in respect of such payments as profits or gains not charged by virtue of any other schedule in conformity with the provision contained in the sixth case of Schedule D, in section one hundred of the Income Tax Act, 1842, and the agents entrusted with the payments of the dividends, interest, or other annual profits or gains, shall furnish a list containing the names and addresses of the persons to whom payments have been made, and the amount of such payments, to the Commissioners of Inland Revenue upon a requisition in that behalf.

(2.) Where any person liable to pay any rent, interest, annuity, or other annual payment in the course of the said year shall, on making any such payment prior to the passing of this Act, have not made any deduction or have made an insufficient deduction in respect of the duty of income tax hereby granted, he shall be authorised to make the deduction or make up the deficiency on the occasion of the next payment in addition to any other deduction which he may by law be authorised to make.

(3.) The charge or deduction of the duty of income tax at a rate not exceeding the rate hereby granted in the case of any payment made in the course of the said year prior to the passing of this Act shall be deemed to have been a legal charge or deduction.

#### PART V.

##### MISCELLANEOUS.

##### *Composition for certain Stamp Duties.*

39. The provisions contained in section one hundred and fourteen of the Stamp Act, 1891, in reference to the composition for stamp duty chargeable on transfers of certain stocks, shall extend to the stock of any foreign state or government which is inscribed in the books of the Bank of England.

##### *Exemption of Coupons from Stamp Duty.*

40. A coupon for interest on a marketable security as defined by the Stamp Act 1891, being one of a set of coupons whether issued with the security or subsequently issued in a sheet, shall not be chargeable with any stamp duty.

PART VI.—(Section 41) deals only with Imperial and Naval Defence Loans.  
Short Title.—42. This Act may be cited as the Finance Act 1894.

#### FIRST SCHEDULE.

##### EXISTING DUTIES REFERRED TO.

1. The stamp duties imposed by the Customs and Inland Revenue Act, 1881, on the affidavit to be required and received from the person applying for probate or letters of administration in England or Ireland, or on the inventory to be exhibited and recorded in Scotland.

2. The stamp duties imposed by section 38 of the Customs and Inland Revenue Act, 1881, as amended and extended by section 11 of the Customs and Inland Revenue Act, 1889, on the value of personal or moveable property to be included in accounts thereby directed to be delivered.

3. The additional succession duties imposed by section 21 of the Customs and Inland Revenue Act, 1888.

4. The temporary estate duties imposed by sections 5 and 6 of the Customs and Inland Revenue Act, 1889.

5. The duty at the rate of one pound per cent. which would by virtue of the Acts in force relating to legacy duty or succession duty have been payable under the will or intestacy of the deceased, or under his disposition or any devolution from him under which respectively Estate duty has been paid, or under any other disposition under which Estate duty has been paid.

#### SECOND SCHEDULE.

##### ACTS REFERRED TO.

55 Geo. 3, c. 184, the Stamp Act 1815, section 38. 56 Geo. 3, c. 56, an Act, the title of which begins with the words "An Act to repeal the several stamp duties," and ends with the words "managing the said duties," section 117. 43 Vict. c. 14, the Customs and Inland Revenue Act 1880, section 10. 44 & 45 Vict. c. 12, the Customs and Inland Revenue Act 1881, sections 29 and 32.

#### FINANCE ACT 1896.

(59 & 60 Vict. c. 28.)

*An Act to grant certain Duties of Customs and Inland Revenue, to alter other Duties, to amend the Law relating to Customs and Inland Revenue, and to make provision for the Financial Arrangements of the Year.*

Most Gracious Sovereign,

We, your Majesty's most dutiful and loyal subjects, the Commons of the United Kingdom of Great Britain and Ireland in Parliament assembled, towards raising the necessary supplies to defray your Majesty's public expenses, and making an addition to the public revenue, have freely and voluntarily resolved to give and grant unto your Majesty the several duties hereinafter mentioned; and do therefore most humbly beseech your Majesty that it may be enacted, and be it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled and by the authority of the same, as follows:

##### PART I.—Deals with CUSTOMS.

##### PART II.—Deals with EXCISE.

##### PART III.—STAMPS.

12. Extension of 54 & 55 Vict. c. 39, s. 113, to certain other corporations and companies.—Section 113 of the Stamp Act 1891, which requires delivery of, and charges stamp duty on, a statement of the nominal capital of any corporation or company, where such company or corporation is constituted, or an increase of its capital is authorised, by letters patent or by any Act, shall extend so as to require delivery of, and charge the like stamp duty on, a statement

of any nominal share capital of any corporation or company, or of any increase of such capital, where such capital or increase is authorised by an Order in Council, or a certificate of a Government Department, or in any other manner.

13. *Extension of 54 & 55 Vict. c. 39, s. 116, as to composition on policies.*—The provisions of section 116 of the Stamp Act 1891 (which relates to a composition for stamp duty on policies of insurance against accident) shall apply as if the expression "policy of insurance against accident" in that section included a policy of insurance for any payment agreed to be made during the sickness of any person, or during his incapacity from personal injury.

#### PART IV.—DEATH DUTIES.

##### Estate Duty.

14. *Exception to passing of property on enlargement of interest of settlor.*—Where property is settled by a person on himself for life, and after his death on any other persons with an ultimate reversion of an absolute interest or absolute power of disposition to the settlor, the property shall not be deemed for the purpose of the principal Act to pass to the settlor on the death of any such other person after the commencement of this part of this Act, by reason only that the settlor, being then in possession of the property as tenant for life, becomes, in consequence of such death, entitled to the immediate reversion, or acquires an absolute power to dispose of the whole property.

15. *Reverter of property to disponent.*—16 & 17 Vict. c. 51.—(1.) Where by a disposition of any property an interest is conferred on any person other than the disponent for the life of such person or determinable on his death, and such person enters into possession of the interest and thenceforward retains possession thereof to the entire exclusion of the disponent or of any benefit to him by contract or otherwise, and the only benefit which the disponent retains in the said property is subject to such life or determinable interest, and no other interest is created by the said disposition, then, on the death of such person after the commencement of this part of this Act, the property shall not be deemed for the purpose of the principal Act to pass by reason only of its reverter to the disponent in his lifetime.

(2.) Where by a disposition of any property any such interest as above in this section mentioned is conferred on two or more persons, either severally or jointly, or in succession, this section shall apply in like manner as where the interest is conferred on one person.

(3.) Provided that the foregoing subsections shall not apply where such person or persons taking the said life or determinable interest had at any time prior to the disposition been himself or themselves competent to dispose of the said property.

(4.) Where the deceased person was entitled by law to the rents and profits of real property (as defined by section 1 of the Succession Duty Act 1853) of his wife, and has died in her lifetime, such property shall not be deemed for the purpose of the principal Act to pass on his death by reason of her then becoming entitled to the property in virtue of her former interest.

16. *Estate duty on annuities.*—The estate duty due in respect of any annuity or other definite annual sum, whether terminable or perpetual, referred to in section 2 (1) (d) of the principal Act, may, at the option of the person delivering the account, be paid by four equal yearly instalments, the first of which shall be due at the end of twelve months from the date of the death, and after the end of those twelve months interest on the unpaid portion of the duty shall be added to each instalment and paid accordingly, but the duty for the time being unpaid, with interest to the date of payment, may be paid at any time.

17. *Estate duty on fractions of one hundred pounds.*—Section 17 of the principal Act shall have effect as if there were added at the end thereof the following proviso in substitution for the existing proviso as to fractional parts of ten pounds:—

Provided that where the principal value of an estate comprises a fraction of one hundred pounds in excess of one hundred pounds, or of any multiple of one hundred pounds, such fraction shall be excluded from the value of the estate for the purpose of determining both the rate and the amount of duty, except that where the principal value of the estate exceeds one hundred pounds and does not exceed two hundred pounds the duty shall be one pound.

18. *Interest upon estate duty and other death duties.*—(1.) Simple interest at the rate of three per cent. per annum without deduction for income tax shall be payable upon all estate duty from the date of the death of the deceased, or, where the duty is payable by instalments, or becomes due at any date later than six months after the death, from the date at which the first instalment or the duty becomes due, and shall be recoverable in the same manner as if it were part of the duty.

(2.) The foregoing provision shall apply to the interest on all death duties as defined by section 13 of the principal Act in like manner as if it were herein re-enacted and made applicable to those duties.

(3.) The Commissioners of Inland Revenue may remit the interest on any of such death duties where the amount appears to them to be so small as not to repay the expense and trouble of calculation and account.

19. *Incidence of settlement estate duty.*—(1.) The settlement estate duty leviable in respect of a legacy or other personal property settled by the will of the deceased shall (unless the

will contains an express provision to the contrary) be payable out of the settled legacy or property in exoneration of the rest of the deceased's estate.

(2.) The settlement estate duty leviable in respect of any such legacy or property shall be collected upon an account setting forth the particulars of the legacy or property, and delivered to the Commissioners by the executor within six months after the death, or within such further time as the Commissioners may allow.

20. *Objects of national, scientific, or historic interest.*—(1.) Where any property passing on the death of a deceased person consists of such pictures, prints, books, manuscripts, works of art, scientific collections, or other things not yielding income as appear to the Treasury to be of national, scientific, or historic interest, and is settled so as to be enjoyed in kind in succession by different persons, such property shall not, on the death of such deceased person, be aggregated with other property, but shall form an estate by itself, and, while enjoyed in kind by a person not competent to dispose of the same, be exempt from estate duty, but if it is sold or is in the possession of some person who is then competent to dispose of the same, shall become liable to estate duty.

(2.) The person selling the same, or for whose benefit the same is sold, and also the person being in possession and competent to dispose of the same, shall be accountable for the duty, and shall deliver an account, in accordance with section 8 of the principal Act, in the case of a sale within one month after the sale, and in the case of a person coming into possession, or if in possession becoming competent to dispose, within six months after he so comes into possession, or becomes competent to dispose.

21. *Allowance of succession duty, &c., paid out of capital before commencement of 57 & 58 Vict. c. 30.*—Where on the death of a deceased person estate duty becomes payable by a person in respect of any property passing under a settlement made by a will or disposition which took effect before the commencement of the principal Act, and before that commencement any duty mentioned in paragraphs 3 to 5 of the first schedule to the principal Act has been paid or is payable under the same will or disposition on the capital value of the property, the Commissioners of Inland Revenue shall allow the duty so paid or payable as a deduction from the estate duty to the extent to which it has been paid or is payable in respect of the property on which estate duty is payable.

22. *Appeal from County Court under 57 & 58 Vict. c. 30, s. 10.*—There shall be added to subsection 5 of section 10 of the principal Act the following proviso: provided that in every such case any party shall have a right of appeal to Her Majesty's Court of Appeal.

23. *Amendment of 57 & 58 Vict. c. 30, as to certain heirs of entail in Scotland.*—The Finance Act 1894 shall be construed as if there were added in section 23 thereof, after subsection 15, the following enactment:—

Provided that for the purposes of section 18 of this Act such institute or heir of entail shall not be deemed to be a person competent to dispose of such estate, unless he is entitled to disentail it without obtaining the consent of any subsequent heir of entail, or having the consent of any subsequent heir valued and dispensed with.

24. *Commencement and construction of Part of Act.*—(1.) Unless the context otherwise requires—

(a) this Part of this Act shall come into operation on the first day of July one thousand eight hundred and ninety-six, which day is in this Part of this Act referred to as the commencement of this Part of this Act; and

(b) the expression "deceased person" means a person dying after the commencement of this Part of this Act.

2.) Part I. of the Finance Act 1894 is in this Act referred to as "the principal Act."

#### PART V.—INCOME TAX.

25. *Rate of income tax for 1896-7.*—Income tax for the year beginning on the sixth day of April one thousand eight hundred and ninety-six shall be charged at the rate of eightpence.

26. *Application of Income Tax Acts.*—16 & 17 Vict. c. 34.—(1.) Where this or any other Act enacts that income tax shall be charged in any year at any rate, there shall be charged, levied, and paid during that year in respect of all property, profits, and gains respectively described or comprised in the several Schedules A., B., C., D. and E., in the Income Tax Act 1853, the tax at that rate:—

for every twenty shillings of the annual value or amount of property, profits, and gains chargeable under Schedules A., C., D., or E. in the said Act; and for every twenty shillings of one-third of the annual value of lands, tenements, hereditaments, and heritages chargeable under Schedule B. in the said Act in respect of the occupation thereof.

(2.) The deduction of one-eighth out of the duties chargeable under Schedule B. shall cease.

(3.) All such enactments relating to income tax as were in force on the fifth day of April one thousand eight hundred and ninety-six shall have full force and effect with respect to the duties of income tax hereby granted, so far as those enactments are consistent with this Act.

27. *Annual value for the purpose of exemption or abatement from income tax under Schedule B.*—5 & 6 Vict. c. 35.—For the purposes of any claim to exemption, relief, or abatement from



income tax, the income arising from the occupation of lands, tenements, hereditaments, and heritages chargeable under Schedule B. in the Income Tax Act 1853 shall be taken to be one-third of the annual value thereof under that schedule, except that if any person occupying, either as owner or otherwise, any lands for the purpose of husbandry only shows at the end of any year, to the satisfaction of the General Commissioners of Income Tax, that his profits and gains arising from the occupation of such lands during the year fell short of one-third of the said annual value thereof, the income arising from the occupation shall be taken at the actual amount of such profits and gains, and if the whole of the income tax has been paid, the amount overpaid shall be certified and repaid in manner provided by section 133 of the Income Tax Act 1842.

28. *Appeal by owner of land from assessment to income tax under Schedule A.*—43 & 44 Vict. c. 19.—Any owner or other person in receipt of the rent of any lands, although not the occupier thereof, who is aggrieved by the amount of the annual value of the lands, as ascertained for the purpose of the assessment made thereon under Schedule A. in the Income Tax Act 1853, shall have the same right of appeal to the General Commissioners of Income Tax as if the assessment were made upon him, and section 57 of the Taxes Management Act 1880 shall apply accordingly.

29. *Assessment of income tax under Schedules A. and B., and of the inhabited house duty for the year 1896-7.*—32 & 33 Vict. c. 67.—The annual value of any property which has been adopted for the purpose either of income tax under Schedules A. and B. in the Income Tax Act 1853 or of inhabited house duty, during the year ending on the fifth day of April one thousand eight hundred and ninety-six, shall be taken as the annual value of such property for the same purpose during the next subsequent year; provided that this section,—

(a) so far as respects the duty on inhabited houses in Scotland, shall be construed with the substitution of the twenty-fourth day of May for the fifth day of April; and

(b) shall not apply to the metropolis as defined by the Valuation (Metropolis) Act 1869.

30. *Inspectors or surveyors of taxes to be assessors for income tax under Schedules A. and B. and for inhabited house duty in certain cases.*—Where this or any other Act enacts that the annual value of any property which has been adopted for the purpose of income tax under Schedules A. and B. in the Income Tax Act 1853, or of inhabited house duty, during any year shall be taken as the annual value of such property for the same purpose during any subsequent year, the inspectors and surveyors of taxes shall be the assessors for such subsequent year of the income tax under the said Schedules A. and B. and of the inhabited house duty.

#### PART VI.—LAND TAX.

31. *Remission of land tax in excess of one shilling in the pound.*—42 Geo. 3, c. 116.—(1) The amount assessed in any year in any land tax parish on account of the unredeemed quota of land tax charged against that parish shall not after the passing of this Act exceed the amount which would be produced by a rate of one shilling in the pound on the annual value of the land in the parish subject to land tax, and any excess above the said amount shall be remitted for that year.

(2) Sections 180 and 181 of the Land Tax Redemption Act 1802 shall be construed as if the rate of one shilling in the pound on the annual value of the land were substituted for the rate of four shillings therein mentioned.

32. *Redemption of land tax.*—43 & 44 Vict. c. 19.—(1) The owner of any land may in any year redeem the land tax charged on such land by payment to the Commissioners of Inland Revenue of a capital sum, equal to thirty times the sum assessed on such land by the assessment last made and signed, after deducting any increase of the assessment made by virtue of this section, and such sum may be paid either in a single payment, or by such annual instalments as may be agreed upon with the commissioners, and interest at the rate of 3 per cent. per annum on so much of the capital sum as remains unpaid shall be payable with each instalment, and all the instalments remaining unpaid may be paid at any time.

(2) If an assessment on account of the unredeemed quota of land tax charged against any land tax parish would but for this section be made at a rate less than one penny in the pound on the annual value of the land in the parish subject to land tax, such assessment shall be made at a rate of not less than one penny in the pound, except where such an assessment would produce a net sum exceeding the amount required for the redemption of the whole of the unredeemed quota, in which case the assessment shall be at such rate as will produce a net sum equal to that amount.

(3) Any surplus land tax in any land tax parish received by reason of an increased assessment under the foregoing enactment, or otherwise received under the Land Tax Acts, shall be paid and applied in manner provided with respect to surplus land tax by section 114 of the Taxes Management Act 1880, except that such surplus, so far as it is not applied in payment to the assessors, shall be deemed to have redeemed so much of the unredeemed quota of the land tax in the parish as is equal to one-thirtieth part of such surplus.

33. *Amendment of Land Tax Acts as to facilities for raising redemption money.*—51 & 52 Vict. c. 51.—Subject to the provisions of this Act, the Land Tax Acts shall apply to any redemption of land tax under this Part of this Act; provided as follows:—

(a) Where an owner redeems under this Act land tax upon any land by payment of a capital sum, the Commissioners of Inland Revenue, in accordance with the prescribed regulations, shall, on his application at the date of the redemption, grant to him a certificate charging the land with the amount of that sum, and with interest equal to the amount of the land tax redeemed, and he shall be entitled to the charge as if it were a mortgage secured to him by a mortgage deed; and such charge, when the certificate is registered in pursuance of the Land Charges Registration and Searches Act 1888, shall have priority over all other charges and incumbrances, and any money authorised to be invested in real security may be invested on the security of any such charge.

(b) For the redemption under this Act by a capital sum of land tax charged upon land—

(i.) if the land is held upon any trust, or for any purpose, or for the benefit of any university or college, money may be applied which is held on the same trust, or for the same purpose, or for the benefit of the same university or college, and

(ii.) if the land is held for any purpose by a corporation or trustees, money may be applied which is applicable for that purpose, and any of such land may be sold to raise money for the redemption.

34. *Forms.*—The Commissioners of Inland Revenue may prescribe regulations and forms for the purposes of this Part of this Act and may prescribe any forms required for the purpose of the Land Tax Acts, and any forms so prescribed, or forms to the like effect varied as circumstances require, shall when used be sufficient in law.

35. *Definitions and construction.*—38 Geo. 3, c. 5—5 & 6 Vict. c. 35—42 Geo. 3, c. 116.—In this Part of this Act, unless the context otherwise requires—

The expression "land subject to land tax" includes all the property specified in section 4 of the Land Tax Act 1797, which is not exonerated from land tax;

The expression "unredeemed quota of the land tax" means the part of the land tax charged against a land tax parish under the Land Tax Acts, which for the time being remains payable;

The expression "land tax parish" means any parish, township, tithing, precinct, or place, for which a separate assessment of land tax is for the time being made;

The expression "annual value" means annual value by determination of the General Commissioners of Income Tax for the purpose of Schedule A. in the Income Tax Act 1842, or in the case of any land subject to land tax, the annual value of which is not so determined, means annual value as determined by those commissioners for the purposes of this Part of this Act on the like basis as if it were determined for the purpose of Schedule A.:

The expression "owner" in relation to any land means any person entitled under the Land Tax Acts to redeem the land tax assessed on that land;

The expression "Land Tax Acts" means the Land Tax Act 1797, and the Land Tax Redemption Act 1802, and the enactments amending those Acts;

Other expressions have the same meaning as in the Land Tax Acts.

36. *Application of Part of Act to Scotland.*—In the application of this Part of this Act to Scotland, the following provisions shall have effect—

(1) The expression "county" shall be substituted for the expression "land tax parish";

(2) The expression "bond and disposition in security in his favour" shall be substituted for the expression "mortgage secured to him by mortgage deed";

(3) The expression "heritable security" shall be substituted for the expression "real security";

(4) The certificate of charge granted under this Part of this Act by the Commissioners of Inland Revenue may be recorded in the register of sasines, and when so recorded shall have priority over all other charges and incumbrances.

#### PART VII.—MISCELLANEOUS.

37. *Increase of annuity and reduction of rate of interest for the Indian Army Pension Deficiency Fund.*—48 & 49 Vict. c. 67.—Whereas by the Indian Army Pension Deficiency Act 1885 the annual charge in respect of certain Indian army pensions therein mentioned was made payable out of a fund thereby placed in the hands of the National Debt Commissioners, and called the Indian Army Pension Deficiency Fund, and in order to make the fund solvent, an annuity of £150,000 payable to the commissioners, was by section 4 of the said Act charged on the Consolidated Fund, until all charges on the Indian Army Pension Deficiency Fund ceased;

And whereas by section 5 of the same Act the National Debt Commissioners were authorised to lend money, to be repaid out of the said Deficiency Fund by an annuity, with interest at 3½ per cent. per annum;

And whereas the charge on the said Deficiency Fund has proved to be larger than was originally estimated, and consequently the fund is insufficient to meet those charges thereon, and it is therefore expedient to increase the amount of the annuity, and to authorise the reduction of the rate of interest on any money to be lent as above mentioned: Be it therefore enacted that—



(1) The annuity charged on the Consolidated Fund by section 4 of the Indian Army Pension Deficiency Act 1885 shall, as from the first day of April 1896, be £215,000, and the said Act shall have effect as if "£215,000, beginning on the first day of April 1896," were substituted in the said section for "£150,000, beginning on the first day of April 1885."

(2) The rate of interest for any money lent after the first day of April 1896, under section 5 of the said Act, shall be such as the National Debt Commissioners, with the approval of the Treasury, may determine.

38. *As to authorised officer conducting legal proceedings in County Court*—53 & 54 Vict. c. 21.—Section 27 of the Inland Revenue Regulation Act 1890 shall be amended by the addition thereto of the following enactment:—

Any person who has been admitted as a solicitor, and is employed or authorised by the commissioners or the solicitor of Inland Revenue, may appear in, conduct, defend, and address the court in any legal proceeding in a County Court in England or Ireland where the proceeding relates to inland revenue or to any matter under the care or management of the Commissioners of Inland Revenue.

39. *Construction of Act*—39 & 40 Vict. c. 36—54 & 55 Vict. c. 39—57 & 58 Vict. c. 30—5 & 6 Vict. c. 35—16 & 17 Vict. c. 34.—Part I. of this Act, so far as it amends the Customs Consolidation Act 1876, shall be construed together with that Act.

Part II. of this Act shall be construed together with the Acts relating to the duties on beer.

Part III. of this Act shall be construed together with the Stamp Act 1891.

Part IV. of this Act shall be construed together with Part I. of the Finance Act 1894.

Part V. of this Act shall be construed together with the Income Tax Act 1842, and the Income Tax Act 1853.

Part VI. of this Act shall be construed together with the Land Tax Acts as defined in that part.

40. *Repeal of Acts*.—The Acts mentioned in the schedule to this Act are hereby repealed to the extent in the third column of that schedule mentioned.

41. *Short title*.—This Act may be cited as "The Finance Act 1896."

#### SCHEDULE.

#### ACTS REPEALED.

#### PART I. Land Tax.

Session and Chapter	Title or Short Title	Extent of Repeal
42 Geo. 3 c. 116	The Land Tax Redemption Act 1802	Sections twenty to twenty-five, twenty-seven to twenty-nine, thirty-eight to "marked E, and in "cases," from "in the form" to "marked F" from "of the cashier" to "Bank of England or" and the words "transferring such stock or" "transferred or" and "transfer or" wherever they occur in that section; forty from "and in "every such case" to "entitled unto the same," forty-one, forty-two, forty-three, forty-five, forty-nine, fifty-one to sixty-six, sixty-nine, seventy, eighty-five to one hundred and twelve, one hundred and seventeen, one hundred and nineteen to one hundred and twenty-one, one hundred and twenty-three, one hundred and twenty-four, one hundred and twenty-eight, one hundred and forty, in one hundred and forty-one the words "by the transfer of stock in the manner herein" "before mentioned," one hundred and forty-eight, in one hundred and forty-nine the words "by the transfer of stock in the manner herein" "before mentioned," one hundred and fifty-seven, one hundred and fifty-eight, one hundred and sixty-six, from "and if such executor" to "been then living," and the words "the like"; one hundred and seventy-one from "have transferred" to "shall hereafter" the words "that "such Bank Annuities ought not to have been "so transferred or" "to re-transfer the said Bank "Annuities or," and "transferred or"; one hundred and seventy-two, one hundred and seventy-six; Schedules E, F, K, and L.

Session and Chapter	Title or Short Title	Extent of Repeal
43 Geo. 3 c. 51	The Land Tax Redemption Act 1803	The whole Act
45 Geo. 3 c. 77	The Land Tax Redemption Act 1805	Section two
53 Geo. 3 c. 123	The Land Tax Redemption Act 1813	Sections three, four, thirteen to "distinctly under "such accounts," sixteen, twenty, twenty-four, twenty-five, forty, and in Schedule A, Form [A, No. 1]
54 Geo. 3 c. 173	The Land Tax Redemption Act 1814	Sections eight, nine, and fourteen to sixteen
57 Geo. 3 c. 100	The Land Tax Redemption Act 1817	Sections twelve to nineteen; in section twenty-three the words "for the re-transfer of any "stock or," and "transferred or," and from "and the Governor and Company" to the end of the section
7 Will. 4 and 1 Vict. c. 17	An Act for carrying to the Consolidated Fund certain monies paid into the Exchequer, and usually applied as a part of the annual aids and supplies; and for cancelling stock transferred to the Commissioners for Reduction of the National Debt on account of the Redemption of Land Tax.	The whole Act so far as unrepealed
16 & 17 Vict. c. 74	An Act to reduce the terms on which the Land Tax in Great Britain may be redeemed or purchased	The whole Act
52 & 53 Vict. c. 42	The Revenue Act 1889	Section nine

#### PART II.

#### Income Tax.

Session and Chapter	Short Title	Extent of Repeal
5 & 6 Vict. c. 35	The Income Tax Act 1842	Section sixty-three, in No. VII. from "in all cases "where lands are subject to a rentcharge in " lieu of tithes" down to "as aforesaid: provided "also that," section one hundred and sixty-seven from "and the income arising from the "occupation" down to "directions and," and the words "by this Act as aforesaid"; and from "and the income arising from any lease" to the end of the section
14 & 15 Vict. c. 12	An Act to continue the duties on profits arising from property, professions, trades, & offices, and to amend the Act imposing the same	Section three
15 & 17 Vict. c. 34	The Income Tax Act 1853	Section twenty-eight, from "and in Ireland the "income" down to "Schedule B. of this Act" and section forty-six
43 & 44 Vict. c. 20	The Inland Revenue Act 1880	Section fifty-two

PART III.  
Death Duties.

Session and Chapter	Short Title	Extent of Repeal
31 & 32 Vict. c. 124	An Act to amend the laws relating to the Inland Revenue	In section nine, from "at the rate of four pounds to" as part thereof
57 & 58 Vict. c. 30	The Finance Act 1894	Section six, in sub-section six, the words "at the rate of three per cent. per annum," and the words "and shall form part of the estate duty," and in sub-section eight, the words "less income tax"  Section eight, sub-section ten  Section seventeen, from "provided that," to the end of the section

FINANCE ACT 1897.

*An Act to grant certain Duties of Customs and Inland Revenue. (15th July 1897.)*

BE it enacted, &c. :—

[Sections 1, 2, 3, relate to duty on tea, coffee, &c.]

INCOME TAX.

4. *Rate of income tax for 1897-8.*—(1) Income tax for the year beginning on the sixth day of April one thousand eight hundred and ninety-seven shall be charged at the rate of eight-pence.

(2) All such enactments relating to income tax as were in force on the fifth day of April one thousand eight hundred and ninety-seven shall have full force and effect with respect to the duties of income tax hereby granted.

(3) The annual value of any property which has been adopted for the purpose either of income tax under Schedules A. and B. in the Income Tax Act 1853 (16 & 17 Vict. c. 34), or of inhabited house duty, during the year ending on the fifth day of April one thousand eight hundred and ninety-seven, shall be taken as the annual value of such property for the same purpose during the next subsequent year: Provided that this section—

(a) so far as respects the duty on inhabited houses in Scotland, shall be construed with the substitution of the twenty-fourth day of May for the fifth day of April; and

(b) shall not apply to the Metropolis as defined by the Valuation (Metropolis) Act 1869 (32 & 33 Vict. c. 67).

5. *Exemption of income of married women.*—(1) Where the total joint income of a husband and wife charged to income tax by way either of assessment or deduction does not exceed five hundred pounds, and upon a claim for exemption, relief, or abatement, under the Acts relating to the income tax, the commissioners for general purposes of those Acts are satisfied that such total income includes profits of the wife from any business carried on or exercised

by means of her own personal labour, and that the rest of the total income or any part thereof arises or accrues from profits of a business carried on or exercised by means of the husband's own personal labour, and unconnected with the business of the wife, they shall deal with such claim as if it were a claim in respect of the said profits of the wife, and a separate claim on the part of the husband in respect of the rest of the total income, but they shall deal with any income of the husband arising or accruing from the business of his wife or from any source connected therewith as if it were part of the income of the wife.

(2) In this section "business" means any profession, trade, employment, or vocation, or any office or employment of profit, and the "profits of a business" mean any profits, gains, or remuneration arising or accruing from the business and chargeable under Schedule D. or Schedule E. in the Income Tax Act 1853 (16 & 17 Vict. c. 34).

(3) Subsection 2 of section 34 of the Finance Act 1894 (57 & 58 Vict. c. 30) is hereby repealed, save as respects any income tax charged under any former Act.

STAMPS.

8. *Explanation as to bills charged on local rate.*—Where under the power conferred by any Act any county council or municipal corporation issue bills repayable not later than twelve months from their date, those bills shall, notwithstanding that by the same or any other Act they are charged or secured on any property, fund, or rate, and that the statutory charge is referred to in the bills, be treated for the purpose of the Stamp Act 1891, and the Acts amending that Act, as promissory notes and not as marketable securities.

GENERAL.

9. *Short title.*—This Act may be cited as the Finance Act 1897.

FINANCE ACT 1898.

61 and 62 Vict. c. 10.

*An Act to grant certain Duties of Customs and Inland Revenue, to alter other Duties, and to amend the Law relating to Customs and Inland Revenue, and to make other provision for the financial arrangements of the year.*  
[1st July 1898.]

Be it enacted, &c. :—

PART I.

RELATES TO CUSTOMS AND EXCISE.

PART II.

STAMPS.

5. *Extension of 54 & 55 Vict. c. 39, s. 114, to British protectorate.*—The provisions contained in section one hundred and fourteen of the Stamp Act 1891, in reference to the composition for stamp duty chargeable on transfers of certain colonial stocks, shall extend to the stock of any British protectorate or protected state to which protectorate or state a Secretary of State

applies the Colonial Stock Acts 1877 and 1892, and he is hereby authorised so to apply the said Acts with the necessary modifications.

6. *Removal of doubt as to 54 & 55 Vict. c. 39, ss. 54, 57, so far as regards foreclosure decrees.*—For the removal of doubts with reference to the effect of sections fifty-four and fifty-seven of the Stamp Act 1891, it is hereby declared that the definition of "conveyance on sale" in the said section fifty-four includes a decree or order for, or having the effect of an order for, foreclosure.

Provided that—

- (a) the *ad valorem* stamp duty upon any such decree or order shall not exceed the duty on a sum equal to the value of the property to which the decree or order relates, and where the decree or order states that value that statement shall be conclusive for the purpose of determining the amount of the duty; and
- (b) where *ad valorem* stamp duty is paid upon such decree or order, any conveyance following upon such decree or order shall be exempt from the *ad valorem* stamp duty.

### PART III.

#### INCOME TAX.

7. *Rate of income tax for 1898-9.*—(1) Income tax for the year beginning on the sixth day of April one thousand eight hundred and ninety-eight shall be charged at the rate of eightpence.

(2) All such enactments relating to income tax as were in force on the fifth day of April one thousand eight hundred and ninety-eight shall have full force and effect with respect to the duties of income tax hereby granted.

8. *Relief from income tax where income does not exceed £700.*—(1) Any individual who having been assessed or charged to income tax or having paid income tax either by deduction or otherwise claims and proves in manner prescribed by the Income Tax Acts that his total income from all sources, although exceeding one hundred and sixty pounds, does not exceed seven hundred pounds, shall be entitled to relief from income tax equal—

- (a) if his total income does not exceed four hundred pounds, to the amount of the income tax upon one hundred and sixty pounds; and
- (b) if his total income exceeds four hundred pounds and does not exceed five hundred pounds, to the amount of the income tax upon one hundred and fifty pounds; and
- (c) if his total income exceeds five hundred pounds and does not exceed six hundred pounds, to the amount of the income tax upon one hundred and twenty pounds; and
- (d) if his total income exceeds six hundred pounds and does not exceed seven hundred pounds, to the amount of the income tax upon seventy pounds;

and such relief shall be given either by reduction of the assessment or by repayment of the excess which has been paid, or by both of those means, as the case may require.

9. *Annual value of deduction in certain cases.*—Where in estimating the amount of annual profits or gains arising or accruing from any profession, trade, employment, or vocation, and chargeable to income tax under Schedule D. of the Income Tax Act 1853 (16 and 17 Vict. c. 34), any sum is deducted on account of the annual value of the premises used for the purposes of such profession, trade, employment, or vocation, the sum so deducted shall not exceed the amount of the assessment of the premises for the purpose of income tax under Schedule A. to the said Act, as reduced for the purpose of collection under section thirty-five of the Finance Act 1894 (57 and 58 Vict. c. 30).

10. *Power to landlords to pay income tax under Schedule A.*—In assessing and charging the duties of income tax under Schedule A. in the Income Tax Act 1853, in respect of any lands, houses, or buildings assessable on the occupier, it shall be lawful for the General Commissioners of Income Tax, if they shall think fit, on a request in writing to that effect from the landlord or immediate lessor delivered personally or sent by post to the Clerk of the General Commissioners of Income Tax for the district on or before the thirty-first day of July in any year, to charge and assess such person in the assessment for such year and subsequent years with the said duty as if he were the occupier thereof, and such duty may be recoverable from him in the same manner as any other duties of income tax are recoverable, provided that this provision is not to prejudice the right of recovery of the duty, if necessary, by distraint upon the premises or property in respect of which the assessment was made, in the same way as if

the assessment had been made upon the occupier for the time being, and upon such occupier paying the same the amount thereof may be deducted and allowed out of the next or any subsequent payment on account of rent.

Provided further, that it shall be competent for any landlord or immediate lessor to cancel the said request by a notice in writing to that effect, delivered personally or sent by post to the Clerk of the General Commissioners of Income Tax for the district, on or before the thirty-first day of July in any year.

11. *Construction of Part III.*—This part of this Act shall be construed together with the Income Tax Act 1842 (5 & 6 Vict. c. 35), and the Income Tax Act 1853 (16 and 17 Vict. c. 34), and the enactments amending the same.

### PART IV.

#### RELATES TO LAND TAX.

### PART V.

#### ESTATE DUTIES.

13. *Persons not sui juris not to be deemed competent to dispose for the purpose of breaking settlements.*—Section five, subsection two, of the Finance Act 1894 shall be read and have effect as if the following words had been inserted at the end thereof, "and who if on his death "subsequent limitations under the settlement take effect in respect of such property was *sui juris* at the time of his death or had been *sui juris* at any time while so competent to dispose "of the property."

14. *Settlement estate duty repayment.*—Where in the case of a death occurring after the commencement of this Act settlement estate duty is paid in respect of any property contingently settled, and it is thereafter shown that the contingency has not arisen, and cannot arise, the said duty paid in respect of such property shall be repaid.

## FINANCE ACT 1899.

62 and 63 Vict., c. 9.

*An Act to grant certain Duties of Customs and Inland Revenue, to alter other Duties, and to amend the Law relating to Customs and Inland Revenue, and to make other provision for the financial arrangements of the year.* [20th June 1899.]

Be it enacted, &c.:

### PART I.

#### RELATES TO CUSTOMS.

### PART II.

#### STAMPS.

4.—(1) There shall be charged on every marketable security made or issued by or on behalf of any foreign State or Government, or foreign or colonial municipal body, corporation, or company, being a security transferable by delivery, which—  
(a) is after the first day of August one thousand eight hundred and ninety-nine, assigned, transferred, or in any manner negotiated in the United Kingdom, and  
(b) is not, under the law existing at the passing of this Act, chargeable with stamp duty as a marketable security transferable by delivery, and on every share warrant or stock certificate to bearer by means of which any share or stock of any company or body of persons formed or established out of the United Kingdom is, after the 1st day of August one thousand eight hundred and ninety-nine, assigned, transferred, or in any manner negotiated in the United Kingdom, a stamp duty of one shilling for every ten pounds, and also for any fractional part of ten pounds in the case of a marketable security of the money thereby secured, and in the case of a share warrant or stock certificate of the nominal value of the share or stock to which the warrant or certificate relates.

(2) There shall be charged on every instrument to bearer, not being a share warrant or stock certificate to bearer charged under the foregoing provision, by means of which any share or stock of any company or body of persons formed or established out of the United Kingdom is, after the first day of August one thousand eight hundred and ninety-nine, assigned, transferred, or in any manner negotiated in the United Kingdom, a stamp duty of threepence for every twenty-five pounds, and also for every fractional part of twenty-five pounds of the nominal value of the share or stock.

(3) Every person who, in the United Kingdom, assigns, transfers, or in any manner negotiates, or is concerned as broker or agent in assigning, transferring, or in any manner negotiating, any instrument which is chargeable with duty under this section, and is not duly stamped, or any share or stock by means of such an instrument, shall incur a fine of twenty pounds, and the amount of the duty shall be a debt due from any such person to Her Majesty.

(4) For the purposes of this section—

(a) the expression "share warrant to bearer" includes any instrument by whatever name called, having the like effect as a share warrant issued under the provisions of the Companies Act 1867; and

(b) the expression "stock certificate to bearer" includes any instrument, by whatever name called, having the like effect as a stock certificate to bearer.

5.—(1) The stamp duty charged under the Stamp Act 1891, on share warrants issued under the provisions of the Companies Act 1867, shall extend to any instrument to bearer issued by or on behalf of any company or body of persons formed or established in the United Kingdom and having a like effect as such a share warrant, and the stamp duty charged on stock certificates to bearer as defined by the Stamp Act 1891, shall extend to any instrument to bearer issued by or on behalf of any company or body of persons formed or established in the United Kingdom, and having a like effect as such a stock certificate to bearer.

(2) Section one hundred and seven of the Stamp Act 1891 (which relates to the penalty for issuing share warrants not duly stamped), shall apply to any instrument chargeable with stamp duty under this section as a share warrant or stock certificate to bearer, in the same manner as it applies to the share warrants named in that section; and section one hundred and nine of the Stamp Act 1891 (which relates to the penalty for issuing stock certificates unstamped), shall apply to any instrument chargeable with stamp duty under this section as a stock certificate to bearer in the same manner as it applies to the stock certificates to bearer named in that section, and as if "company or body of persons" were mentioned in subsection one of that section as well as "local authority."

6.—For the purposes of this part of this Act, an instrument used for the purpose of assigning, transferring, or in any manner negotiating the right to any marketable security, share, or stock shall, if delivery thereof is by usage treated as sufficient for the purpose of a sale on the market, whether that delivery constitutes a legal assignment, transfer, or negotiation or not, be deemed a marketable security transferable by delivery, or an instrument to bearer, as the case may be, and the delivery thereof an assignment, transfer, or negotiation.

7.—Five shillings shall be substituted for two shillings as the *ad valorem* stamp duty imposed by sections one hundred and twelve and one hundred and thirteen of the Stamp Act 1891, as extended by section twelve of the Finance Act 1896, on the statements with regard to the capital of companies referred to in those sections.

8.—(1) Where any local authority, corporation, company, or body of persons, formed or established in the United Kingdom propose to issue any loan capital, they shall, before the issue thereof, deliver to the Commissioners a statement of the amount proposed to be secured by the issue.

(2) Subject to the provisions of this section every such statement shall be charged with an *ad valorem* stamp duty of two shillings and sixpence for every hundred pounds and any fraction of a hundred pounds over any multiple of a hundred pounds of the amount proposed to be secured by the issue, and the amount of the duty shall be a debt due to Her Majesty.

(3) The duty under this section shall not be charged to the extent to which it is shown to the satisfaction of the Commissioners that the stamp duty payable in respect of a mortgage or marketable security has been paid on any trust deed or other document securing the loan capital proposed to be issued.

(4) If any local authority, corporation, company, or body of persons neglect to deliver a statement, or fail to pay the duty in compliance with this section, that local authority, corporation, company, or body of persons, shall be liable to pay to Her Majesty, in addition to the duty, a sum equal to 10 per cent. upon the amount of the duty, and a like sum for every month after the first month during which the neglect or failure continues.

(5) In this section the expression "loan capital" means any debenture stock, county stock, corporation stock, municipal stock, or funded debt, by whatever name known, or any capital raised by any local authority, corporation, company, or body of persons formed or established in the United Kingdom, which is borrowed, or has the character of borrowed money, whether it is in the form of stock or in any other form, but does not include any county council or municipal corporation bills repayable not later than twelve months from their date or any overdraft at the bank or other loan raised for a merely temporary purpose for a period not exceeding twelve months, and the expression "local authority" includes any county council, municipal corporation, district council, dock trustees, harbour trustees, or other local body by whatever name called.

9.—(1) Sixpence shall be substituted for one penny as the stamp duty chargeable under the Stamp Act 1891 on a letter of allotment and letter of renunciation, or any other document having the effect of a letter of allotment, where the nominal amount which is allotted or to which the letter of renunciation relates is not less than five pounds.

(2) A separate duty shall be chargeable in respect of letters of allotment and letters of renunciation, although they may be contained in the same document.

(3) The stamp duty of sixpence, chargeable by virtue of this section on a letter of renunciation, may be denoted by an adhesive stamp, which is to be cancelled by the person by whom the letter of renunciation is executed.

10.—(1) The duty payable under the Stamp Act 1891 on bills of exchange drawn and expressed to be payable out of the United Kingdom, when actually paid or endorsed or in any manner negotiated in the United Kingdom, shall, where the amount of the money for which the bill is drawn exceeds fifty pounds, be reduced so as to be—

(a) where the amount exceeds fifty pounds and does not exceed one hundred pounds, sixpence; and

(b) where the amount exceeds one hundred pounds, sixpence for every one hundred pounds and also for any fractional part of one hundred pounds of that amount.

(2) The stamp duty chargeable under the Stamp Act 1891 on bills of exchange expressed to be payable at a period not exceeding three days after date or sight shall be one penny, in lieu of the duty now chargeable thereon; and accordingly the first heading, Bill of Exchange, in the schedule to that Act, shall be read as if the words "or within three days after day or sight" were contained therein, after the word "presentation."

11.—The provisions contained in section ninety-eight of the Stamp Act of 1891 in reference to the expression "policy of insurance against accident" shall extend to and include policies of insurance or indemnity against liability incurred by employers in consequence of claims made upon them by workmen who have sustained personal injury when the annual premium on such policies does not exceed one pound.

12.—(1) Where an instrument other than a bill of exchange or promissory note is charged with an *ad valorem* duty in respect of any money in any foreign or colonial currency, a rate of exchange for which is specified in the schedule to this Act, the stamp duty on that instrument shall, instead of being calculated as provided by section six of the Stamp Act 1891, be calculated according to the rate of exchange so specified.

(2) The Commissioners may substitute, as respects any foreign or colonial currency mentioned in the schedule to this Act, any rate of exchange for that specified in the schedule, and may add to the schedule a rate of exchange for any foreign or colonial currency not mentioned therein, and this Act shall be construed as if any rate of exchange for the time being substituted or added were contained in the said schedule, and in the case of the substitution of a rate of exchange as if the rate for which the new rate is substituted were omitted from that schedule.

(3) Any substitution or addition so made by the Commissioners shall not take effect until it has been advertised in the *London Gazette* for two successive weeks.

13.—Sub-section one of section fifty-two of the Stamp Act 1891, which relates to the definition of contract note, shall be construed as if, after the word "principal" where



it secondly occurs in that sub-section, there were added the words "being a member of "a stock exchange in the United Kingdom."

14.—This part of this Act shall be construed together with the Stamp Act 1891.

### PART III.

#### INCOME TAX.

15.—(1) Income tax for the year beginning on the sixth day of April one thousand eight hundred and ninety-nine shall be charged at the rate of eightpence.

(2) All such enactments relating to income tax as were in force on the fifth day of April one thousand eight hundred and ninety-nine shall have full force and effect with respect to the duty of income tax hereby granted.

(3) The annual value of any property which has been adopted for the purpose either of income tax under Schedules A and B in the Income Tax Act 1853, or of inhabited house duty, during the year ending on the fifth day of April one thousand eight hundred and ninety-nine, shall be taken as the annual value of such property for the same purpose during the next subsequent year: Provided that this section—

(a) so far as respects the duty on inhabited houses in Scotland, shall be construed with the substitution of the twenty-fourth day of May for the fifth day of April; and

(b) shall not apply to the metropolis as defined by the Valuation (Metropolis) Act 1869.

### PART IV.

#### RELATES TO NATIONAL DEBT.

### PART V.

#### GENERAL.

18.—This Act may be cited as the Finance Act 1899.

### SCHEDULE.

#### EQUIVALENTS IN STERLING OF FOREIGN CURRENCIES.

Gold dollar .. ..	Five to one pound.
Silver dollar .. ..	.. ..
Yen .. ..	Ten to one pound.
Rouble .. ..	.. ..
Florins .. ..	.. ..
Guilders .. ..	Twelve to one pound.
Gulden .. ..	.. ..
Rupce .. ..	Fifteen to one pound.
Mark .. ..	Twenty to one pound.
Franco .. ..	.. ..
Lira .. ..	Twenty-five to one pound.

### THE NEW STAMP DUTY.

#### Amounts Payable on Foreign and American Bonds.

The following Tables, extracted from *The Stock Exchange Weekly Official Intelligence*, give, as far as can be at present ascertained, the most important of the foreign bonds which are made liable to stamp duty under the Finance Act of 1899, together with the amount of stamp duty payable in each case:—

### FOREIGN BONDS.

Name of Security	Currency value of Security	Rate of Exchange	Sterling Value	Duty payable
Argentine Republic— Cedulas (Paper Currency) .. .. .	Dollars 1,000	\$10 to the £	£ s d 100 0 0	10/-
Cedulas (Gold Currency) .. .. .	1,000	\$5 to the £	50 0 0	5/-
Austria— Gold Renten .. .. .	1,000	12fl to the £	83 6 8	9/-
Silver Renten .. .. .	1,000	..	83 6 8	9/-
Belgium— 2½ % Debt .. .. .	1,000	25f to the £	40 0 0	4/-
3 % .. .. .	1,000	..	40 0 0	4/-
Danish— 3½ % Internal Loan, 1887 .. .. .	500	..	27 15 6	3/-
Dutch— 2½ % Bonds .. .. .	1,000	12fl to the £	83 6 8	9/-
French— 3 % Renten .. .. .	3,000	25f to the £	4,000 0 0	£20
.. .. .	1,500	..	2,000 0 0	£10
.. .. .	1,000	..	1,333 6 8	£6 14/-
3½ % Renten .. .. .	3,000	..	3,428 11 5	£17 3/-
.. .. .	1,500	..	1,714 5 9	£8 12/-
.. .. .	1,000	..	1,142 17 2	£5 15/-
German— 3 % Loan .. .. .	5,000	20 mk to the £	250 0 0	£1 5/-
.. .. .	2,000	..	100 0 0	10/-
Italian— 5 % Renten .. .. .	1,000	25 lire to the £	800 0 0	£4
.. .. .	500	..	400 0 0	£2
.. .. .	200	..	160 0 0	16/-
Japan— 5 % Consolidated Loan .. .. .	5,000	10 yen to the £	500 0 0	£2 10/-
.. .. .	1,000	..	100 0 0	10/-
Mexican— Internal 3 % Loan, 1885 .. .. .	5,000	\$10 to the £ for Bonds made payable to bearer in Mexico, or \$5 to the £ for Bonds made payable to bearer in London or New York	500 0 0	£2 10/-
.. .. .	2,500	..	250 0 0	£1 5/-
.. .. .	1,000	..	100 0 0	10/-
Internal 5 % Loan, 1894 .. .. .	5,000	\$5 to the £	1,000 0 0	£5
.. .. .	1,000	..	200 0 0	£1
.. .. .	500	..	100 0 0	10/-
.. .. .	100	..	20 0 0	2/-
Portuguese— 3 % External, issued prior to 3rd June 1862 .. .. .	..	..	500 0 0	£2 10/-
.. .. .	..	..	200 0 0	£1
Prussian— 3½ % Consols .. .. .	5,000	20 mk to the £	250 0 0	£1 5/-
.. .. .	3,000	..	150 0 0	15/-
.. .. .	2,000	..	100 0 0	10/-
3 % State Loan .. .. .	1,000	..	50 0 0	5/-
.. .. .	5,000	..	250 0 0	£1 5/-
.. .. .	2,000	..	100 0 0	10/-
.. .. .	1,000	..	50 0 0	5/-
Roumanian— 4 % Renten .. .. .	5,000	25f to the £	200 0 0	£1
United States— 4 % Funded Loan, 1877 .. .. .	500	\$5 to the £	100 0 0	10/-
Funded Loan of 1891 .. .. .	500	..	100 0 0	10/-
Virginia— 2-3 % Funded Loan .. .. .	1,000	\$5 to the £	200 0 0	£1
.. .. .	500	..	100 0 0	10/-

#### American Railway Shares.

The following Table shows the amount of stamp duty to be borne by scrip certificates for one or more shares of \$100 and \$50 each respectively:—

THE FOLLOWING TABLE SHOWS THE AMOUNT OF STAMP DUTY TO BE BORNE BY SCRIP CERTIFICATES FOR ONE OR MORE SHARES OF \$100 AND \$50 EACH RESPECTIVELY:—

## SHARES OF \$100 EACH.

No. of Shares	Rate of Exchange	Sterling value	Stamp Duty payable
1	\$5 to the £	£20	3d
2		40	6d
3		60	9d
4		80	1/-
5		100	1/3
6		120	1/6
7		140	1/9
8		160	2/-
9		180	
10		200	2/-

## SHARES OF \$50 EACH.

No. of Shares	Rate of Exchange	Sterling value	Stamp Duty payable
1	\$5 to the £	£10	3d
2		20	3d
3		30	6d
4		40	6d
5		50	6d
6		60	9d
7		70	9d
8		80	1/-
9		90	1/-
10		100	1/-
11		110	1/3
12		120	1/3
13		130	1/6
14		140	1/6
15		150	1/6
16		160	1/9
17		170	1/9
18		180	2/-
19		190	2/-
20		200	2/-

The Shares of the Anaconda Copper Company must also be stamped at this rate of duty, namely, 5 shares 3d., 20 shares 1s., 50 shares 2s. 6d.

## American Railway Bonds.

Each bond of \$500 will bear a 10s. stamp, and each bond of \$1,000 will bear a £1 stamp.

## DEEDS OF ARRANGEMENT ACT 1887.

(50 & 51 Vict. c. 57.)

An Act to provide for the Registration of Deeds of Arrangement. (16th September 1887.)

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1. This Act may be cited for all purposes as the Deeds of Arrangement Act 1887.

2. This Act shall not extend to Scotland.

3. This Act shall, except as in this Act specially provided, come into operation on the first day of January one thousand eight hundred and eighty-eight, which date is in this Act referred to as the commencement of this Act.

4. (1) This Act shall apply to every Deed of Arrangement, as defined in this section, made after the commencement of this Act.

(2) A Deed of Arrangement to which this Act applies shall include any of the following instruments, whether under seal or not, made by, for, or in respect of the affairs of a debtor for the benefit of his creditors generally (otherwise than in pursuance of the law for the time being in force relating to bankruptcy), that is to say:—

(a) An assignment of property;

(b) A deed of or agreement for a composition;

and in cases where creditors of a debtor obtain any control over his property or business:—

(c) A deed of inspectorship entered into for the purpose of carrying on or winding up a business;

(d) A letter of licence authorising the debtor or any other person to manage, carry on, realise, or dispose of a business, with a view to the payment of debts; and

(e) Any agreement or instrument entered into for the purpose of carrying on or winding up the debtor's business, or authorising the debtor or any other person to manage, carry on, realise, or dispose of the debtor's business, with a view to the payment of his debts.

5. From and after the commencement of this Act a Deed of Arrangement to which this Act applies shall be void unless the same shall have been registered under this Act within seven clear days after the first execution thereof by the debtor or any creditor, or if it is executed in any place out of England or Ireland respectively, then within seven clear days after the time at which it would, in the ordinary course of post, arrive in England or Ireland respectively, if posted within one week after the execution thereof, and unless the same shall bear such ordinary and *ad valorem* stamp as is under this Act provided.

6. The registration of a Deed of Arrangement under this Act shall be effected in the following manner:—

(1) A true copy of the deed, and of every schedule or inventory thereto annexed, or therein referred to, shall be presented to and filed with the Registrar within seven clear days after the execution of the said deed in like manner as a bill of sale given by way of security for the payment of money is now required to be filed, together with an affidavit verifying the time of execution, and containing a description of the residence and occupation of the debtor, and of the place or places where his business is carried on, and an affidavit by the debtor stating the total estimated amount of property and liabilities included under the deed, the total amount of the composition (if any) payable thereunder, and the names and addresses of his creditors;

(2) No deed shall be registered under this Act unless the original of such deed, duly stamped with the proper Inland Revenue duty, and in addition to such duty a stamp denoting a duty computed at the rate of one shilling for every hundred pounds or fraction of a hundred pounds of the sworn value of the property passing, or (where no property passes under the deed) the amount of composition payable under the deed, is produced to the Registrar at the time of such registration.

7. The Registrar shall keep a register wherein shall be entered, as soon as conveniently may be after the presentation of a deed for registration, an abstract of the contents of every Deed of Arrangement registered under this Act, containing the following and any other prescribed particulars:—

(a) The date of the deed;

(b) The name, address, and description of the debtor, and the place or places where his business is carried on, and the title of the firm or firms under which the debtor carries on business, and the name and address of the trustee (if any) under the deed;

(c) A short statement of the nature and effect of the deed, and of the composition in the pound payable thereunder;

(d) The date of registration;

(e) The amount of property and liabilities included under the deed, as estimated by the debtor.

8. (1) The Registrar of Bills of Sale in England and Ireland respectively shall be the registrar for the purposes of this Act.

(2) In England the Bills of Sale Department of the Central Office of the Supreme Court of Judicature, and in Ireland the Bills of Sale Office of the Queen's Bench Division of the High Court of Justice, shall be the office for the registration of Deeds of Arrangement.

9. The Court or a judge upon being satisfied that the omission to register a Deed of Arrangement within the time required by this Act or that the omission or mis-statement of the name, residence, or description of any person was accidental or due to inadvertence, or to some cause beyond the control of the debtor and not imputable to any negligence on his part, may on the application of any party interested, and on such terms and conditions as are just and expedient, extend the time for such registration, or order such omission or mis-statement to be supplied or rectified by the insertion in the register of the true name, residence, or description.

10. When the time for registering a Deed of Arrangement expires on a Sunday, or other day on which the registration office is closed, the registration shall be valid if made on the next following day on which the office is open.

11. Subject to the provisions of this Act, and to any rules made thereunder, any person shall be entitled to have an office copy of, or extract from, any deed registered under this Act upon paying for the same at the like rate as for office copies of judgments of the High Court of Justice, and any copy or extract purporting to be an office copy or extract shall, in all courts and before all arbitrators or other persons, be admitted as *prima facie* evidence thereof, and of the fact and date of registration as shown thereon.

12. (1) Any person shall be entitled, at all reasonable times, to search the register on payment of one shilling, or such other fee as may be prescribed, and subject to such regulations as may be prescribed, and shall be entitled, at all reasonable times, to inspect, examine, and make extracts from any registered Deed of Arrangement, without being required to make a written application or to specify any particulars in reference thereto, upon payment of one shilling, or such other fee as may be prescribed, for each Deed of Arrangement inspected.

(2) Provided that the said extracts shall be limited to the dates of execution and of registration, the names, addresses, and descriptions of the debtor and of the parties to the deed, a short statement of the nature and effect of the deed, and any other prescribed particulars.

13. (1) When the place of business or residence of the debtor who is one of the parties to a Deed of Arrangement, or who is referred to therein, is situate in some place outside the London Bankruptcy District, as defined by the Bankruptcy Act 1883, the Registrar shall within three clear days after registration, and in accordance with the prescribed directions, transmit a copy of such deed to the registrar of the county court in the district of which such place of business or residence is situate.

(2) Every copy so transmitted shall be filed, kept, and indexed by the registrar of the county court in the prescribed manner, and any person may search, inspect, make extracts from, and obtain copies of, the registered copy, in the like manner and upon the like terms, as to payment or otherwise, as near as may be, as in the case of deeds registered under this Act.

(3) This section shall not apply to Ireland.

14. Every affidavit required by or for the purposes of this Act may be sworn before a Master of the Supreme Court of Judicature in England or Ireland, or before any person empowered to take affidavits in the Supreme Courts of Judicature of England or Ireland.

15. (1) There shall be taken, in respect of the registration of Deeds of Arrangement, and in respect of any office copies or extracts, or official searches made by the Registrar, such fees as may be from time to time prescribed; and nothing in this Act contained shall make it obligatory on the Registrar to do, or permit to be done, any act in respect of which any fee is specified or prescribed, except on payment of such fee.

(2) The twenty-sixth section of the Supreme Court of Judicature Act 1875, as regards England, and the eighty-fourth section of the Supreme Court of Judicature Act (Ireland) 1877, as regards Ireland, and any enactments for the time being in force amending or substituted for those sections respectively shall apply to fees under this Act, and orders under those sections may, if need be, be made in relation to such fees accordingly.

16. (1) The third subsection, paragraph (g) of the twenty-eighth section of the Bankruptcy Act 1883, which enacts, amongst other things, that one of the facts on proof of which the Court shall either refuse an order of discharge to a bankrupt, or suspend the operation of the order for a specified time, or grant the bankrupt an order of discharge subject to the conditions mentioned in the section, is that the bankrupt has on any previous occasion made a statutory composition or arrangement with his creditors, shall be read and construed with the word "statutory" omitted therefrom.

(2) This section shall not apply to Ireland.

17. Nothing contained in this Act shall be construed to repeal or shall affect any provision of the law for the time being in force in relation to bankruptcy, or shall give validity to any deed or instrument which by law is an act of bankruptcy, or void or voidable.

18. (1) Rules for carrying this Act into effect may be made, revoked, and altered from time to time by the like persons and in the like manner in which rules may be made under and for the purposes of the Supreme Court of Judicature Acts 1873 to 1884, as regards England, and the Supreme Court of Judicature Act (Ireland) 1877, as regards Ireland.

(2) Such rules as may be required for the purposes of this Act may be made at any time after the passing of this Act.

19. In this Act, unless the context otherwise requires—

"Court or a judge" means the High Court of Justice and any judge thereof;

"Creditors generally" includes all creditors who may assent or take the benefit of a Deed of Arrangement;

"Person" includes a body of persons corporate or unincorporate;

"Prescribed" means prescribed by rules to be made under this Act;

"Property" has the same meaning as the same expression has in the Bankruptcy Act 1883;

"Rules" includes forms.

#### ORDER AS TO FEES.

The Right Honourable Hardinge Stanley, Baron Halsbury, Lord High Chancellor of Great Britain, by and with the advice and consent of the undersigned Judges of the Supreme Court of Judicature, and with the concurrence of the Lords Commissioners of Her Majesty's Treasury, doth hereby, in pursuance and execution of the powers given by the Deeds of Arrangement Act 1887, and all other powers and authorities enabling him in this behalf, order and direct in manner following:—

##### I.

The fees contained in the schedule hereto are fixed and appointed to be, and shall be taken in the office for the registration of deeds of arrangement pursuant to the Deeds of Arrangement Act 1887. The said fees shall, until otherwise determined by the Treasury, be taken by stamps.

##### II.

All fees payable under this order, except fees in respect of searches, inspections, and office copies, shall be paid at the time of registration.

##### III.

This order shall come into operation on the first day of January one thousand eight hundred and eighty-eight, and may be cited as "The Order as to Fees for Registration of Deeds of Arrangement"; and expressions therein shall have the same meaning as in the Deeds of Arrangement Act Rules 1888.

#### SCHEDULE.

##### SCALE OF FEES.

##### Filing.

1. Where the total estimated amount of property included under or the total amount of composition payable under a deed shall appear from the affidavit of the debtor not to exceed the following amounts, the fee on filing such deed shall be as under:—

	£	s	d
Where the property does not exceed £1,000	..	..	1 0 0
Exceeds £1,000 but .. £2,000	..	..	2 0 0
" £2,000 " .. £3,000	..	..	3 0 0
" £3,000 " .. £4,000	..	..	4 0 0
Exceeds .. £4,000	..	..	5 0 0
In every case to which the above fees do not apply	..	..	2 0 0

2. On every certificate, indorsed on an original deed, of the registration thereof .. .. . 2 6

3. On every copy of a deed transmitted to a County Court Registrar, for every folio or part of a folio contained in such copy .. .. . 1d  
But if the total amount shall involve a fraction of a penny, then such fraction shall be charged as 1d.

##### Searches.

4. On searching the register (for every name inspected) and on inspecting the filed copy, including the limited extract to be taken pursuant to the Act and Rules .. .. . 2 6

##### Copies.

5. On office copies and extracts of or from the filed copy of a deed, for every folio (72 words) or fractional part of a folio .. .. . 6  
6. On examining a copy brought in to be marked as an office copy, for every folio or fractional part of a folio .. .. . 2



*Miscellaneous.*

7. On all other documents and proceedings including filing affidavits) the same fees as are payable in respect of the like documents and proceedings under the Order as to Supreme Court Fees, 1884.  
The 17th day of December 1887.

(Signed) HALSBURY, O.  
COLERIDGE, L.C.J.  
ESHER, M.R.  
C. E. POLLOCK, B.  
H. MAWSTY, J.

We concur.  
HERBERT EUSTACE MAXWELL,  
SIDNEY HERBERT,  
Lords Commissioners of Her Majesty's Treasury.

**LAW OF DISTRESS AMENDMENT ACT 1888.**

(51 &amp; 52 Vict. c. 21.)

*An Act to amend the Law of Distress for Rent. (7th August 1888.)*

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:

1. This Act may be cited as the Law of Distress Amendment Act 1888.
2. This Act shall not apply to Scotland or Ireland.
3. This Act, except as in this Act otherwise provided, shall come into operation from and immediately after the thirty-first day of October one thousand eight hundred and eighty-eight.
4. From and after the passing of this Act the following goods and chattels shall be exempt from distress for rent; namely, any goods or chattels of the tenant or his family which would be protected from seizure in execution under section ninety-six of the County Courts Act 1846, or any enactment amending or substituted for the same.  
Provided that this enactment shall not extend to any case where the lease, term, or interest of the tenant has expired, and where possession of the premises in respect of which the rent is claimed has been demanded and where the distress is made not earlier than seven days after such demand.
5. So much of an Act passed in the second year of the reign of their Majesties King William the Third and Mary, chapter five, as requires appraisement before sale of goods distrained is hereby repealed, except in cases where the tenant or owner of the goods and chattels by writing requires such appraisement to be made, and the landlord or other person levying a distress may, except as aforesaid, sell the goods and chattels distrained without causing them to be previously appraised; and for the purposes of sale the goods and chattels distrained shall, at the request in writing of the tenant or owner of such goods and chattels, be removed to a public auction room or to some other fit and proper place specified in such request, and be there sold. The costs and expenses of appraisement when required by the tenant or owner shall be borne and paid by him; and the costs and expenses attending any such removal, and any damage to the goods and chattels arising therefrom, shall be borne and paid by the person requesting the removal.
6. The period of five days provided in the said Act of William and Mary, chapter five, within which the tenant or owner of goods and chattels distrained may replevy the same, shall be extended to a period of not more than fifteen days if the tenant or such owner make a request in writing in that behalf to the landlord or other person levying the distress, and also give security for any additional cost that may be occasioned by such extension of time: Provided that the landlord or person levying the distress may, at the written request, or with the written consent, of the tenant or such owner as aforesaid, sell the goods and chattels distrained, or part of them, at any time before the expiration of such extended period as aforesaid.
7. From and after the commencement of this Act no person shall act as a bailiff to levy any distress for rent unless he shall be authorised to act as a bailiff by a certificate

in writing under the hand of a county court judge; and such certificate may be general or apply to a particular distress or distresses, and may be granted at any time after the passing of this Act in such manner as may be prescribed by rules under this Act. If any person holding a certificate shall be proved to the satisfaction of the judge of a county court to have been guilty of any extortion or other misconduct in the execution of his duty as a bailiff he shall be liable to have his certificate summarily cancelled by the said judge.

Nothing in this section shall be deemed to exempt such bailiff from any other penalty or proceeding to which he may be liable in respect of such extortion or misconduct.

A county court registrar may exercise the power of granting certificates hereby conferred upon a county court judge in cases in which he may be authorised to do so by rules made under this Act.

If any person not holding a certificate under this section shall levy a distress contrary to the provisions of this Act, the person so levying, and any person who has authorised him so to levy, shall be deemed to have committed a trespass.

8. After the passing of this Act the Lord Chancellor may from time to time make, alter, and revoke rules—

- (1) For regulating the security (if any) to be required from bailiffs;
- (2) For regulating the fees, charges, and expenses in and incidental to distresses; and
- (3) For carrying into effect the objects of this Act.

9. Sections forty-nine, fifty, fifty-one, and fifty-two of the Agricultural Holdings (England) Act 1883 are hereby repealed from and after the commencement of this Act, but this repeal shall not affect anything done or suffered before the commencement of this Act under these sections.

*Sections of Acts referred to in Law of Distress Amendment Act 1888 (2 Will. & Mary, c. 5, s. 1).*

WHEREAS the most ordinary and ready way for recovery of arrears of rent is by distress, yet such distresses not being to be sold, but only detained as pledges for enforcing the payment of such rent, the persons distraining have little benefit thereby: For the remedying whereof be it enacted and ordained by the King and Queen's most Excellent Majesties, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by authority of the same, that from and after the first day of June in the year of our Lord one thousand six hundred and ninety, that where any goods or chattels shall be distrained for any rent reserved and due upon any demise, lease, or contract whatsoever, and the tenant or owner of the goods so distrained shall not within five days next after such distress taken, and notice thereof (with the cause of such taking) left at the chief mansion house or other most notorious place on the premises charged with the rent distrained for, replevy the same, with sufficient security to be given to the sheriff according to law, that then in such case, after such distress and notice as aforesaid, and expiration of the said five days, the person distraining shall and may, with the sheriff or under sheriff of the county, or with the constable of the hundred, parish, or place where such distress shall be taken (who are hereby required to be aiding and assisting therein), cause the goods and chattels so distrained to be appraised by two sworn appraisers (whom such sheriff, under sheriff, or constable are hereby empowered to swear), to appraise the same truly according to the best of their understandings; and after such appraisement shall and may lawfully sell the goods and chattels so distrained, for the best price can be gotten for the same, towards satisfaction of the rent for which the said goods and chattels shall be distrained, and of the charges of such distress, appraisement, and sale, leaving the overplus (if any) in the hands of the said sheriff, under sheriff, or constable, for the owner's use.

9 &amp; 10 Vict. c. 95, s. 96.

XCVI. And be it enacted, that every bailiff or officer executing any process of execution issuing out of the said county court against the goods and chattels of any person may by virtue thereof seize and take any of the goods and chattels of such person (excepting the wearing apparel and bedding of such person or his family, and the tools and implements of his trade to the value of five pounds, which shall to that extent be protected from such seizure), and may also seize and take any money or bank notes (whether of the Bank of England or of any other bank), and any cheques, bills of exchange, promissory notes, bonds, specialties, or securities for money, belonging to any such person against whom any such execution shall have issued as aforesaid.



**RULES MADE PURSUANT TO SECTION 8 OF THE LAW OF DISTRESS  
AMENDMENT ACT 1888.**

1. These Rules may be cited as the Distress for Rent Rules 1888.
2. Certificates granted under the Law of Distress Amendment Act 1888, hereinafter called the Act, may be either general or special. A special certificate shall specify the particular distress or distresses to which it applies. Certificates shall be in the Forms Nos. 1 and 2 in Appendix I. to these Rules, with such variations as circumstances may require.
3. A special certificate may be granted by the judge or registrar, but a general certificate shall only be granted by the judge in person.
4. A general certificate shall authorise the bailiff named in it to levy at any place in England or Wales.
5. Any person (not being an officer of a county court) holding a certificate under the Agricultural Holdings Act 1883 shall on application be entitled to obtain, without fee, a general certificate.
6. No certificate shall be granted to any officer of a county court.
7. Any practising solicitor of the Supreme Court shall, on application, and on payment of the prescribed fee, be entitled to a general or special certificate.
8. A general or special certificate may, on payment of the prescribed fee, be granted to any applicant who satisfies the authority granting the same that he is a fit and proper person to hold the certificate.
9. Where the applicant for a certificate is not a ratepayer, rated on a rateable value of not less than £25 per annum, he may, if the authority applied to thinks fit, be required to give security for the due performance of his duties.
10. The security shall be security to the satisfaction of the registrar. In the case of a general certificate the amount shall be £20, and in the case of a special certificate the amount shall be £5.
11. The security shall be given to the registrar. It may be given by deposit, or by bond, or by guarantee, as the registrar may think fit.
12. On any application to cancel a certificate the judge may, whether he cancels the certificate or not, order that the security shall be forfeited either wholly or in part, and that the amount directed to be forfeited shall be paid to the party aggrieved.
13. Where the judge orders that the security shall be forfeited, either wholly or in part, but does not cancel the certificate, he may direct that the bailiff shall give fresh security as a condition of retaining his certificate.
14. Subject to Rule 12, where a certificate is cancelled by the judge, the security shall also be cancelled, and the deposit (if any) returned.
15. No person shall be entitled to any fees, charges, or expenses for levying a distress, or for doing any act or thing in relation thereto, other than those specified in, and authorised by, the table in Appendix II. to these Rules.
16. Where the rent due exceeds £20 the fees, charges, and expenses specified in Scale I. shall be allowed, and where the rent due does not exceed £20 the fees, charges, and expenses specified in Scale II. shall be allowed.
17. In case of any difference as to fees, charges, and expenses between the parties, or any of them, the fees, charges, and expenses shall be taxed by the registrar of the district in which the distress is levied. The registrar may make such order as he thinks fit as to the costs of such taxation.
18. A copy of the table of fees, charges, and expenses authorised by these Rules shall be posted up by the registrar in a conspicuous place in his office, and every bailiff levying a distress shall, on the request of the tenant, produce to him his certificate and a copy of the table.
19. "Judge" means a judge of county courts.
- "Certificate" means a certificate to act as a bailiff under section 7 of the Act.
- "Registrar" means registrar of a county court, and each registrar where there is more than one, and includes a deputy registrar.

August 31st 1888.

(Signed) HALSBURY, C.

**APPENDIX I.**

**FORM 1. GENERAL CERTIFICATE.**

In the County Court of \_\_\_\_\_, holden at \_\_\_\_\_, Pursuant to section seven of the Law of Distress Amendment Act 1888, I hereby authorise *A.B.*, of \_\_\_\_\_, to act as bailiff to levy distresses for rent in England and Wales.

L.S.

Signed

Judge.

**FORM 2. SPECIAL CERTIFICATE.**

In the County Court of \_\_\_\_\_, holden at \_\_\_\_\_, Pursuant to section seven of the Law of Distress Amendment Act 1888, I hereby authorise *A.B.*, of \_\_\_\_\_, to act as a bailiff to levy a distress on the premises of *C.D.*, of \_\_\_\_\_, for rent alleged to be due to *E.F.*, of \_\_\_\_\_.

L.S.

Signed

Judge.

or Registrar.

**APPENDIX II.—TABLE OF FEES, CHARGES, AND EXPENSES.**

**SCALE I.**

- Distresses for Rent where the Sum demanded and due shall exceed £20.*
- For levying distress. Three per cent. on any sum exceeding £20 and not exceeding £50. Two and a-half per cent. on any sum exceeding £50 and not exceeding £200; and one per cent. on any additional sum.
- For man in possession, 5s. per day; to provide his own board in every case.
- For advertisements the sum actually and necessarily paid.
- For commission to the auctioneer. On sale by auction seven and a-half per cent. on the sum realised not exceeding £100, five per cent. on the next £200, four per cent. on the next £200; and on any sum exceeding £500 three per cent. up to £1,000, and two and a half per cent. on any sum exceeding £1,000. A fraction of £1 to be in all cases reckoned £1.
- Reasonable fees, charges, and expenses (subject to Rule 17) where distress is withdrawn or where no sale takes place, and for negotiations between landlord and tenant respecting the distress.
- For appraisement, on tenant's written request, whether by one broker or more, 6d. in the pound on the value as appraised, in addition to the amount for the stamp.

**SCALE II.**

- Distresses for Rent where the Sum demanded and due shall not exceed £20.*
- For levying distress, 3s.
- For man in possession, 4s. 6d. per day; to provide his own board in every case.
- For appraisement, on the tenant's written request, whether by one broker or more, 6d. in the pound on the value as appraised, in addition to the amount for the stamp.
- For all expenses of advertisements, if any, 10s.
- Catalogues, sale and commission, and delivery, 1s. in the pound on the net produce of the sale.
- For removal at tenant's request, the reasonable expenses (subject to Rule 17) attending such removal.

**COURT FEES.**

**TREASURY ORDER REGULATING FEES (LAW OF DISTRESS AMENDMENT ACT 1888).**

In pursuance of the powers given by the County Courts Acts, and of all other powers enabling us in this behalf, we, the undersigned, two of the Commissioners of Her Majesty's Treasury, whose names are hereunto subscribed, do hereby, with the consent

of the Lord Chancellor, order that the several fees, or sums in the name of fees, specified in the schedule hereunder written, shall be taken on the proceedings therein mentioned, and that the fees so authorised to be taken shall be received by the registrars for the use of themselves.

(Signed) HERBERT EUSTACE MAXWELL.  
SIDNEY HERBERT.

15th September 1888.

I approve of the annexed schedule of fees.

(Signed) HALSBURY, C.

#### SCHEDULE.

The Law of Distress Amendment Act 1888, and the Rules made thereunder.

Fees to be taken in the following matters:—	£	s	d
For every application for a general certificate .. .. .	0	5	0
For every application for a special certificate .. .. .	0	2	6
For approving of security by bond .. .. .	0	10	6
For receiving deposit in lieu of bond .. .. .	0	4	0
For taxation, where required, if the rent exceeds £20 .. .. .	0	10	0
For taxation, where required, if the rent does not exceed £20 .. .. .	0	5	0

### LOCAL GOVERNMENT ACT 1894.

(56 & 57 Vict. c. 73).

58.—“(1.) The accounts of the receipts and payments of Parish and District Councils, and of parish meetings for Parishes not having Parish Councils, and their committees and officers, shall be made up yearly to the thirty-first day of March, or in the case of accounts which are required to be audited half-yearly, then half-yearly to the thirtieth day of September and the thirty-first day of March in each year, and in such form as the Local Government Board prescribes.

(2.) The said accounts shall, except in the case of accounts audited by the auditors of a Borough (but inclusive of the accounts of a Joint-Committee appointed by a Borough Council with another Council not being a Borough Council), be audited by a District Auditor, and the enactments relating to audit by District Auditors of accounts of Urban Sanitary Authorities and their officers, and to all matters incidental thereto and consequential thereon, shall apply accordingly, except that in the case of the Accounts of Rural District Councils, their committees and officers, the audit shall be half-yearly instead of yearly.

(3.) The Local Government Board may, with respect to any audit to which this Section applies, make rules modifying the enactments as to publication of notice of the audit and of the abstract of accounts and the report of the Auditor.

(4.) Every Parochial Elector of a Rural Parish may, at all reasonable times, without payment, inspect and take copies of and extracts from all Books, Accounts, and Documents belonging to or under the control of the Parish Council of the Parish or Parish Meeting.

(5.) Every Parochial Elector of a Parish in a Rural District may, at all reasonable times, without payment, inspect and take copies of and extracts from all Books, Accounts, and Documents belonging to or under the control of the District Council of the District.”

89. “The Acts specified in the second Schedule to this Act are hereby repealed as from the appointed day to the extent in the third column of that Schedule mentioned, and so much of any Act, whether public, general, or local and personal, as is inconsistent with this Act is also hereby repealed. . . .”

### LONDON GOVERNMENT ACT 1899.

(62 & 63 Vict. c. 14.)

14.—After the appointed day the accounts of the council of every metropolitan borough, and of any committee appointed by the council, and of their officers, including the accounts relating to the making, levy, and collection of any rate made by the council, shall be made up and audited in like manner and subject to the same provisions as the accounts of the London County Council, and the enactments relating to the audit of those accounts and to all matters incidental thereto and consequential thereon, including the penal provisions, shall apply accordingly.

### ELECTRIC LIGHTING (CLAUSES) ACT 1899.

(62 & 63 Vict. c. 19.)

1.—The provisions contained in the schedule to this Act shall be incorporated with and form part of every provisional order made by the Board of Trade after the commencement of this Act under the Electric Lighting Acts, save so far as they are expressly varied or excepted by the order, and shall, subject to any such variations or exceptions, apply, so far as applicable, to the undertaking authorised by the order. The said provisions shall also, with the necessary modifications, and, in particular, with the substitution of the words “special Act” for “special order” be incorporated with any special Act, save so far as they are expressly varied or excepted thereby . . . The expression “special Act” means in this Act, any Act passed after the commencement of this Act authorising the supply of electricity for any public or private purposes within any area.

2.—(2) Except so far as any of the provisions contained in the schedule to this Act are incorporated with any provisional order made by the Board of Trade under the Electric Lighting Acts extending to the county of London, or with any special Acts so extending, this Act shall not apply to the county of London.

6.—The following provisions shall apply as to the audit of accounts where the undertakers are not a local authority:—

(1) The annual statement of accounts of the undertaking, before being published as provided by section nine of the Electric Lighting Act 1882 shall be examined and audited by such competent and impartial person as the Board of Trade appoint, and the remuneration of the auditor shall be such as the Board of Trade direct, and that remuneration and all expenses incurred by him in or about the execution of his duties, to such an amount as the Board of Trade approve, shall be paid by the undertakers on demand, and shall be recoverable summarily as a civil debt.

(2) The undertakers shall give to the auditor, his clerks and assistants, access to such of the books and documents relating to the undertaking as are necessary for the purposes of the audit, and shall when required furnish to him and them all vouchers and information requisite for that purpose, and shall afford to him and them all facilities for the proper execution of his and their duty.

(3) The Board of Trade may make and vary regulations prescribing the times at and the mode in which the audit shall be made and conducted, or otherwise for the purpose of giving effect to the provisions of this section.

(4) Any report made by the auditor, or such portion thereof as the Board of Trade direct, shall be appended to the annual statement of accounts, and shall form part thereof for the purposes of the said section nine.

### POOR.—LIST OF ENACTMENTS RELATING TO AUDIT.

The following list of enactments relating to audit is taken from the "Index to the Statutes":—

*Formation of audit districts, and appointment of district auditors by Local Government Board .. ..	7 & 8 Vict. c. 101. ss. 32, 64, 65. 34 & 35 Vict. c. 70. 42 & 43 Vict. c. 6. ss. 4, 9.
Appointment of auditors for audit of accounts of district school or asylum board .. ..	7 & 8 Vict. c. 101. s. 49
Appointment of temporary or permanent assistant	42 & 43 Vict. c. 6. s. 4.
Appointment temporarily of deputy .. ..	11 & 12 Vict. c. 91. s. 10.
Powers and duties of auditors .. ..	7 & 8 Vict. c. 101. s. 32. 29 & 30 Vict. c. 113. s. 7. 42 & 43 Vict. c. 6. ss. 3-5.
Regulations by Local Government Board as to audit .. ..	42 & 43 Vict. c. 6. s. 5.
Notice of audit .. ..	7 & 8 Vict. c. 101. s. 33. 11 & 12 Vict. c. 91. s. 7.
Preparation of stamped financial statement for submission to auditor .. ..	42 & 43 Vict. c. 6. ss. 3, 7.
Ratepayers may be present at audit, and object .. ..	7 and 8 Vict. c. 101. s. 33*
Allowances, disallowances, surcharges, and other proceedings	7 & 8 Vict. c. 101. s. 32-11 & 12 Vict. c. 91. ss. 5-9. 12 & 13 Vict. c. 103. ss. 9-11.
" of overseers' accounts in certain cases	39 & 40 Vict. c. 61. s. 37.
removal of, by certiorari .. ..	7 & 8 Vict. c. 101. s. 35.
" appeal against, to Local Government Board .. ..	7 & 8 Vict. c. 101. s. 36. 11 & 12 Vict. c. 91. s. 4. 29 & 30 Vict. c. 113. s. 5. 34 & 35 Vict. c. 70.
Limit of time for proceedings by auditors and costs .. ..	12 & 13 Vict. c. 103. ss. 9, 11.
Provision for extraordinary audit .. ..	29 & 30 Vict. c. 113. s. 6.
Provision on appeal against audit of joint account .. ..	39 & 40 Vict. c. 61. s. 38.
Auditors appointed before 25th March 1879 entitled to superannuation as civil servants .. ..	31 & 33 Vict. c. 122. s. 25. 42 & 43 Vict. c. 6. s. 11.
Payment of salaries, &c., of auditors out of votes; contribution by local authorities by means of stamps on financial statements .. ..	42 & 43 Vict. c. 6. ss. 2, 3, 6, 8, 9. sch.
Audit by justices of accounts not audited by district auditors	50 Geo. 3. c. 49. 7 & 8 Vict. c. 101. s. 37.
Returns of Accounts to Local Government Board, as directed by orders of Board .. ..	23 & 24 Vict. c. 51. s. 7. 34 & 35 Vict. c. 70. s. 2. 40 & 41 Vict. c. 66. 42 & 43 Vict. c. 6. s. 3.

The appointment under \* seems by the Acts of 1871 and 1879 (see District Auditors, *supra*) to be in the Local Government Board.

### FRIENDLY SOCIETIES ACT 1896.

#### MEMORANDUM.

The object of this Act is to consolidate, without amendment, the enactments relating to friendly societies. For the sake of convenience, the enactments relating to collecting societies and industrial assurance societies are embodied in a separate measure.

*An Act to consolidate the Law relating to Friendly and other Societies.*

BE it enacted by the Queen's most excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

#### *The Registry Office.*

1.—(1) There shall continue to be a chief registrar of friendly societies (in this Act called the "chief registrar"), and one or more assistant registrars of friendly societies for England (in this Act called "assistant registrars for England"), and the chief registrar and assistant registrars for England shall continue to constitute the central office of the registry of friendly societies.

(2) There shall continue to be an assistant registrar of friendly societies for Scotland (in this Act called "assistant registrar for Scotland"), and an assistant registrar of friendly societies for Ireland (in this Act called "assistant registrar for Ireland").

(3) Every chief registrar and assistant registrar shall be appointed by and shall hold his office during the pleasure of the Treasury.

(4) The chief registrar shall be a barrister of not less than twelve years' standing, and one at least of the assistant registrars for England, and the assistant registrar for Ireland, shall be a barrister or solicitor of not less than seven years' standing, and the assistant registrar for Scotland shall be an advocate, writer to the signet, or solicitor of not less than seven years' standing.

(5) The central office may, with the approval of the Treasury, have attached to it such assistants skilled in the business of an actuary and an accountant as may be required for discharging the duties imposed on the office by this Act.

2.—(1) The central office shall continue to exercise the functions and powers formerly vested—

(a) as respects trade unions, in the registrar of friendly societies in England; and  
(b) as respects building societies, in the registrar of building societies in England; and  
(c) as respects unincorporated benefit building societies, loan societies, and societies instituted for purposes of science, literature, or the fine arts, in the barristers appointed to certify the rules of savings banks or friendly societies,

and shall be entitled to receive all fees payable to those registrars and barristers; and all enactments relating to those registrars and barristers shall, so far as respects trade unions and such societies as aforesaid, be construed as applying to the central office.

(2) The central office shall, with the approval of the Treasury—

(a) prepare and cause to be circulated, for the use of societies, model forms of accounts, Balance Sheets, and valuations; and

(b) collect from the returns under this Act and from other sources, and publish and circulate, either generally or in any particular district, or otherwise make known, such information on the subject of the statistics of life and sickness, and the application thereof to the business of friendly societies, and such particulars of their returns and valuations, and such other information useful to the members of or to persons interested in societies registered or capable of being registered under this Act, as the chief registrar may think fit; and

(c) cause to be constructed and published tables for the payment of sums of money on death, in sickness, or old age, or on any other contingency forming the subject of an assurance authorised under this Act which may appear to be calculable: Provided that the adoption of the tables by a society shall be optional.

3.—(1) The assistant registrars shall, except as in this Act provided, be subordinate to the chief registrar.

(2) They shall, within the parts of the United Kingdom for which they are respectively appointed, exercise all functions and powers by this Act given to the registrar, and may also, by the written authority of the chief registrar, exercise such of the functions and powers by this Act given to the chief registrar as he may delegate to them.

4.—(1) Subject to any regulations to be made under this Act, the assistant registrars for Scotland and Ireland respectively shall continue to exercise the functions and powers formerly vested—

(a) as respects trade unions, in the registrars of friendly societies in Scotland and Ireland; and



(b) as respects building societies, in the registrars of building societies in Scotland and Ireland; and

(c) as respects benefit building societies and societies instituted for purposes of science, literature or the fine arts, in Scotland, in the Lord Advocate or his deputies appointed to certify the rules of any such societies, and, in Ireland, in any barristers appointed for the like purpose;

and shall be entitled to receive all fees payable to those registrars, the Lord Advocate or his deputies, and those barristers respectively; and all provisions in any Acts of Parliament relating to those persons respectively shall be construed as applying to those assistant registrars.

(e) Subject as aforesaid, the assistant registrars for Scotland and Ireland shall—

(a) send to the central office copies of all such documents registered or recorded by them as the chief registrar may direct; and

(b) record such documents and matters as may be sent to them for record from the central office, and such other documents and matters as are in this Act required to be recorded; and

(c) circulate and publish, or transmit to or from societies registered in Scotland or Ireland respectively, from or to the central office, such information and documents relating to the purposes of this Act as the chief registrar may, with the approval of the Treasury, direct; and

(d) report their proceedings to the chief registrar as he may direct.

(3) An assistant registrar for Scotland or Ireland shall not refuse to record any rules or amendments of rules which have been registered by the central office.

5.—The Treasury shall, out of money to be provided by Parliament, pay to the chief and assistant registrars such salaries or other remunerations, and such sums of money for defraying the expenses of office rent, salaries of assistants, clerks, and servants, remuneration for actuaries, accountants, and inspectors, computation of tables, publication of documents, diffusion of information, expenses of prosecutions, travelling expenses and other allowances of the chief or any assistant registrar, and other expenses which may be incurred for carrying out the purposes of this Act, as the Treasury may allow.

6.—The chief registrar shall every year make a report of his proceedings and of those of the assistant registrars, and of the principal matters transacted by him and them and of the valuations returned to or caused to be made by the registrar during the year preceding, and that report shall be laid before Parliament.

7.—All documents by this Act required to be sent to the registrar shall be deposited with the rules of the society to which the documents respectively relate, and shall be registered or recorded by the registrar, with such observations thereon, if any, as the chief registrar may direct.

#### Registry of Societies.

8.—The following societies may be registered under this Act:—

(1) Societies (in this Act called friendly societies) for the purpose of providing by voluntary subscriptions of the members thereof, with or without the aid of donations, for—

(a) the relief or maintenance of the members, their husbands, wives, children, fathers, mothers, brothers, or sisters, nephews, or nieces, or wards being orphans, during sickness or other infirmity, whether bodily or mental, in old age (which shall mean any age after fifty), or in widowhood, or for the relief or maintenance of the orphan children of members during minority; or

(b) insuring money to be paid on the birth of a member's child, or on the death of a member, or for the funeral expenses of the husband, wife, or child of a member, or of the widow of a deceased member, or, as respects persons of the Jewish persuasion, for the payment of a sum of money during the period of confined mourning; or

(c) the relief or maintenance of the members when on travel in search of employment, or when in distressed circumstances, or in case of shipwreck, or loss or damage of or to boats or nets; or

(d) the endowment of members or nominees of members at any age; or

(e) the insurance against fire, to any amount not exceeding £15, of the tools or implements of the trade or calling of the members.

Provided that a friendly society which contracts with any person for the assurance of an annuity exceeding £50 per annum, or of a gross sum exceeding £200, shall not be registered under this Act.

(2) Societies (in this Act called cattle insurance societies) for the purpose of insurance to any amount against loss of neat cattle, sheep, lambs, swine, horses, and other animals by death from disease or otherwise.

(3) Societies (in this Act called benevolent societies) for any benevolent or charitable purpose.

(4) Societies (in this Act called working-men's clubs) for purposes of social intercourse, mutual helpfulness, mental and moral improvement, and rational recreation.

(5) Societies (in this Act called specially authorised societies) for any purpose which the Treasury may authorise as a purpose to which the provisions of this Act, or such of them as are specified in the authority, ought to be extended.

Provided that where any provisions of this Act are so specified, those provisions only shall be so extended.

9.—(1) A society shall not be registered under this Act unless it consists of seven persons at least.

(2) For the purpose of registry there shall be sent to the registrar an application to register the society, signed by seven members and the secretary, and copies of the rules, together with a list of the names of the secretary and of every trustee or other officer intended to be authorised to sue and be sued on behalf of the society.

(3) The rules of the society so sent shall, according to the class in which the society is to be registered, contain provisions in respect of the several matters mentioned in the first schedule to this Act.

(4) If the list is signed by the secretary and every trustee and other officer named therein, it shall on the registry of the society be evidence that the persons so named have been duly appointed.

10.—A society shall not be registered under a name identical with that under which any other existing society is registered, or so nearly resembling that name as to be likely, or in any name likely, in the opinion of the registrar, to deceive the members or the public as to its nature or its identity.

11.—The registrar, on being satisfied that a society has complied with the provisions of this Act as to registry, shall issue to that society an acknowledgment of registry specifying the designation of the society, according to the classification set forth in this Act, and this acknowledgment shall be conclusive evidence that the society therein mentioned is duly registered, unless it is proved that the registry of the society has been suspended or cancelled.

12.—(1) From a refusal to register a society an appeal shall lie as follows:—

(a) if the assistant registrar for Scotland or for Ireland refuses to register, the society may appeal to the chief registrar, and if he refuses, to the Court of Session in Scotland, or to the High Court in Ireland;

(b) if the central office refuse, the society may appeal to the High Court in England.

(2) If the refusal to register is overruled on appeal, the registrar shall give an acknowledgment of registry to the society.

13.—(1) An amendment of a rule made by a registered society shall not be valid until the amendment has been registered under this Act, for which purpose copies of the amendment, signed by three members and the secretary, shall be sent to the registrar.

(2) The registrar shall, on being satisfied that any amendment of a rule is not contrary to the provisions of this Act, issue to the society an acknowledgment of registry of the amendment, and that acknowledgment shall be conclusive evidence that the amendment is duly registered.

(3) The provisions of this Act as to appeals from a refusal to register a society shall apply to a refusal to register an amendment of a rule.

14.—(1) A society carrying or intending to carry on business in more than one part of the United Kingdom shall be registered in the part in which its registered office is situate; but the rules and registered amendments of rules of any such society shall be recorded by the registrars of the other parts, and for that purpose copies of the rules and amendments shall be sent to those registrars.

(2) Until the rules are so recorded the society shall not be entitled to any of the privileges of this Act in the part of the United Kingdom in which the rules have not been recorded, and until the amendments of rules are recorded they shall not take effect in that part.

15.—A society (other than a benevolent society or working-men's club) shall not be disentitled to registry by reason of any rule for or practice of dividing any part of the funds thereof if the rules of the society contain distinct provision for meeting all claims upon the society existing at the time of division before any such division takes place.

16.—A society assuring a certain annuity shall not be entitled to registry, unless the tables of contributions for the assurance, certified by the actuary to the National Debt Commissioners, or by some actuary approved by the Treasury, who has exercised the profession of actuary for at least five years, are sent to the registrar with the application for registry.

#### Societies with Branches.

17.—(1) Where a society has branches, the application for registry shall be accompanied with—

(a) a list of all the branches, and notice of the place where the registry office of each branch is situate; and

(b) if any branch is to have trustees or officers authorised to sue and be sued on its behalf other than the trustees or officers authorised to sue and be sued on behalf of the society, a list of the names of all such trustees or officers, distinguishing the branches for which they are authorised to sue and be sued; and

(c) if the rules of all the branches (in this Act called branch rules) are or are intended to be identical, a statement to that effect, and copies of those rules; and

(d) if the branch rules are not or are not intended to be identical, a statement to that effect, and copies of all branch rules.

(2) A society having a fund under the control of a central body to which every branch is bound to contribute may be registered as a single society, and where any such society has



branches in more than one part of the United Kingdom the provision of this Act as to the registry of societies doing business in more than one such part shall apply to that society.

18.—(1) There shall be sent under the hand of the secretary of a registered society to the registrar—

- (a) notice of the establishment of every new branch of the society; and
  - (b) notice of the place where the registered office of the branch is situate; and
  - (c) if the branch is to have trustees or officers authorised to sue and be sued on its behalf other than the trustees or officers authorised to sue and be sued on behalf of the society, a list of the names of such trustees or officers; and
  - (d) a statement whether or not the rules of the branch are identical with those of the other branches of the society, and, if not so, a copy of the rules of the branch.
- (2) Where the rules of the new branch are not identical with those of the other branches of the society, the society shall not be entitled to any of the privileges of this Act in respect of that branch until that branch has been registered in the part of the United Kingdom in which the registered office of the branch is to be situate.

19.—The provisions of this Act as to—

- (a) the acknowledgment of registry of societies and amendments of rules; and
  - (b) appeals from refusals to register societies and amendments of rules and the result thereof; and
  - (c) the registry of amendments of rules; and
  - (d) evidence of registry and of the appointment of trustees and officers
- shall apply to branches and amendments of branch rules.

20.—(1) A body which has been registered as a branch of a society shall not be registered as a society except on production to the registrar of a certificate under the hand of the chief secretary or other principal officer of the society of which it was a branch, that the body has wholly seceded or has been expelled from the society.

(2) An appeal shall lie from the refusal of the chief secretary or other principal officer of the society, or his omission after three months from the receipt of a request in writing made on behalf of the body to grant a certificate, to the High Court in England or Ireland or to the Court of Session in Scotland.

21.—A body which, having been a branch of a society, has wholly seceded or been expelled from that society shall not thereafter use the name of that society or any name implying it is a branch thereof, or the number by which it was designated as such branch.

22.—(1) A registered society or branch may contribute to the funds and take part by delegates or otherwise in the government of any other registered society or registered branch of a society, as provided in the rules of that first-named society or branch, without becoming a branch under this Act of that other society or branch.

(2) This section shall, in respect of contributing to the funds and taking part in the government of a medical society, that is to say, a society for the purpose of relief in sickness by providing medical attendance and medicine, extend to any registered trade union or branch of a registered trade union.

(3) A registered society or trade union or branch shall not withdraw from contributing to the funds of any such medical society except on three months' notice to the society and on payment of all contributions accrued or accruing due to the date of the expiration of the notice.

#### Consequences of Registry.

23.—Save as provided by section 31 of this Act, the subscription of a person being or having been a member of a registered society or branch shall not be recoverable at law.

24.—(1) Every registered society and branch shall have a registered office to which all communications and notices may be addressed, and shall send to the registrar notice of the situation of that office, and of every change therein.

(2) In the case of a branch the notice shall be sent to the registrar through an officer appointed in that behalf by the society of which the branch forms part.

25.—(1) Every registered society and branch shall have one or more trustees.

(2) The trustees shall be appointed at a meeting of the society or branch, and by a resolution of a majority of the members present and entitled to vote thereat.

(3) The society or branch shall send to the registrar a copy of every resolution appointing a trustee, signed by the trustee so appointed, and by the secretary of the society or branch.

(4) The same person shall not be secretary or treasurer of a registered society or branch, and a trustee of that society or branch.

(5) In the case of a branch the copy of the resolution shall be sent to the registrar through an officer appointed in that behalf by the society of which the branch forms part.

26.—(1) Every registered society and branch shall once at least in every year submit its accounts for audit either to one of the public auditors appointed as in this Act mentioned, or to two or more persons appointed as the rules of the society or branch provide.

(2) The auditors shall have access to all the books and accounts of the society or branch, and shall examine the annual return mentioned in this Act, and verify the annual return with the accounts and vouchers relating thereto, and shall either sign the annual return as

found by them to be correct, duly vouched, and in accordance with law, or specially report to the society or branch in what respects they find it incorrect, unvouched, or not in accordance with law.

27.—(1) Every registered society and branch shall once in every year, not later than the 31st day of May, send to the registrar a return (in this Act called the annual return) of the receipts and expenditure, funds, and effects of the society or branch as audited.

(2) The annual return must—

- (a) show separately the expenditure in respect of the several objects of the society or branch; and
- (b) be made out to the 31st day of December then last inclusively; and
- (c) state whether the audit has been conducted by a public auditor appointed as by this Act provided, and by whom, and, if by persons other than a public auditor, state the name, address, and calling or profession of every such person, and the manner in which, and the authority under which, he is appointed.

(3) The society or branch shall, together with the annual return, send a copy of any special report of the auditors.

(4) In the case of a branch the annual return shall be sent to the registrar through an officer appointed in that behalf by the society of which the branch forms part.

28.—(1) Every registered society and branch shall, except as in this section provided, once at least in every five years either—

- (a) cause its assets and liabilities to be valued by a valuer to be appointed by the society or branch and send to the registrar a report on the condition of the society or branch; or
  - (b) send to the registrar a return of the benefits assured and contributions receivable from all the members of the society or branch, and of all its funds and effects, debts and credits, accompanied by such evidence in support thereof as the chief registrar prescribes.
- (2) If the society or branch sends to the registrar such report as aforesaid, the report must—
- (a) be signed by the valuer; and
  - (b) state the address and calling or profession of the valuer; and
  - (c) contain an abstract to be made by the valuer of the results of his valuation, together with a statement containing such information with respect to the benefits assured and the contributions receivable by the society or branch, and of its funds and effects, debts and credits, as the registrar may require.

(3) If the society or branch sends to the registrar such return as aforesaid he shall cause the assets and liabilities of the society or branch to be valued and reported on by some actuary, and shall send to the society or branch a copy of the report and an abstract of the results of the valuation.

(4) Provided that this section shall not apply to—

- (a) a benevolent society, working-men's club, cattle insurance society or branch thereof; or
- (b) a specially authorised society or branch unless it is so directed in the authority for registering that society or branch.

(5) Provided also that the chief registrar may, with the approval of the Treasury, dispense with the provisions of this section in respect of societies or branches to whose purposes or to the nature of whose operations he may deem those provisions inapplicable.

29.—Every registered society and branch shall keep a copy of the last annual Balance Sheet, and of the last quinquennial valuation, together with any special report of the auditors, always hung up in a conspicuous place at the registered office of the society or branch.

30.—(1) For the purpose of audits and valuations to be made under this Act the Treasury may appoint public auditors and valuers and may determine the rates of remuneration to be paid by societies and branches for the services of those auditors and valuers; but the employment of those auditors and valuers shall not be compulsory.

(2) The Treasury may, out of money to be provided by Parliament, pay to the public auditors and valuers such remuneration (if any) as the Treasury may allow.

31.—(1) The rules of a registered cattle insurance society or branch, and of such specially authorised societies or branches thereof as the Treasury may allow to take the benefit of this section, shall bind the society or branch and the members thereof, and all persons claiming through them respectively, to the same extent as if each member had subscribed his name and affixed his seal thereto, and there were in the rules contained a covenant on the part of himself, his heirs, executors, and administrators, to conform to the rules subject to the provisions of this Act.

(2) All sums of money payable by a member to such society or branch as aforesaid shall be deemed to be a debt due from the member to the society or branch, and shall be recoverable as such in the County Court of the district in which the member resides.

#### Privileges of Registered Societies.

32.—(1) A registered society or branch or a meeting of a registered society or branch shall not be affected by any of the provisions of the Unlawful Societies Act 1799, or of the Seditious Meetings Act 1817, if in the society or branch or at the meeting no business is transacted other than that which directly and immediately relates to the objects of the society or branch as declared in the rules thereof; but the society or branch, and all officers thereof shall, on request

in writing by two justices of the peace, give to such justices full information of the nature, objects, proceedings and practices of the society or branch.

(2) If the society or branch when so required fails to give such information as aforesaid, the provisions of those Acts shall, so far as applicable, be in force in respect of the society or branch.

33.—Stamp duty shall not be chargeable upon any of the following documents:—

(a) Draft or order or receipt given by or to a registered society or branch in respect of money payable by virtue of its rules or of this Act.

(b) Letter or power of attorney granted by any person as trustee for the transfer of any money of a registered society or branch invested in his name in the public funds.

(c) Bond given to or on account of a registered society or branch or by the treasurer or other officer thereof.

(d) Policy of insurance or appointment or revocation of appointment of agent or other document required or authorised by this Act or by the rules of a registered society or branch.

34.—(1) In any of the following cases, namely:—

(i.) Where a person being or having been a trustee of a registered society or branch, and whether appointed before or after the registry thereof, in whose name any stock belonging to that society or branch transferable at the Bank of England or Bank of Ireland is standing, either jointly with another or others, or solely—

(a) is absent from the British Islands; or

(b) becomes bankrupt or files any petition or executes any deed for liquidation of his affairs by assignment or arrangement, or for composition with his creditors; or

(c) becomes lunatic or is dead; or

(d) has been removed from his office of trustee; or

(ii.) if it is unknown whether such person is living or dead, the chief registrar may, on application in writing from the secretary and three members of the society or branch, and on proof satisfactory to him, direct the transfer of the stock into the names of any other persons as trustees for the society or branch.

(2) The transfer shall be made by the surviving or continuing trustees, or if there is no such trustee, or if the trustees refuse or are unable to make the transfer, and the chief registrar so directs, then by the Accountant-General or Deputy or Assistant Accountant-General of the Bank of England or Bank of Ireland, as the case may be.

(3) The Bank of England and the Bank of Ireland are hereby indemnified for anything done by them or any of their officers in pursuance of this section against any claim or demand of any person injuriously affected thereby.

35.—(1) In the following cases, namely:—

(a) upon the death or bankruptcy of any officer of a registered society or branch having in his possession by virtue of his office any money or property belonging to the society or branch; or

(b) if any execution, attachment, or other process is issued, or action or diligence raised against any such officer or against his property,

his heirs, executors, or administrators, or trustee in bankruptcy, or the sheriff or other person executing the process, or the party using the action or diligence respectively shall, upon demand in writing of the trustees of the society or branch, or of any two of them, or of any person authorised by the society or branch, or by the committee thereof, to make the demand, pay the money, and deliver over the property to the trustees of the society or branch in preference to any other debt or claim against the estate of the officer.

(2) In this section the expression "bankruptcy" shall include liquidation of a debtor's affairs by arrangement in England, *cessio bonorum* of a debtor in Scotland, and a petition for arrangement with creditors in Ireland; and the expression "trustee in bankruptcy" shall include a judicial factor in Scotland, and an assignee in Ireland.

36.—(1) The rules of a registered society or branch may provide for the admission of a person under twenty-one years of age but above one year of age as a member.

(2) Any such member may, if he is over sixteen years of age by himself, and if he is under that age by his parent or guardian, execute all instruments and give all acquittances necessary to be executed or given under the rules, but shall not be a member of the committee, or a trustee, manager, or treasurer of the society or branch.

37.—A registered society or branch may subscribe out of its funds to any hospital, infirmary, charitable or provident institution, any annual or other sum which may be necessary to secure to members of the society or branch and their families the benefits of the hospital, infirmary, or other institution, according to its rules.

#### Rights of Members.

38.—Every registered society and branch shall deliver to every person on demand, on payment of a sum not exceeding one shilling, a copy of the rules of the society or branch.

39.—Every registered society and branch shall supply gratuitously to every member or person interested in its funds, on his application, either

(a) a copy of the last annual return of the society or branch; or

(b) a Balance Sheet or other document duly audited containing the same particulars as to

the receipts and expenditure, funds, and effects, of the society or branch as are contained in the annual return.

40.—A member or person having an interest in the funds of a registered society or branch may inspect the books at all reasonable hours at the registered office of the society or branch, or at any place where the books are kept, except that the member or person shall not, unless he is an officer of the society or branch, or is specially authorised by a resolution of the society or branch to do so, have the right to inspect the loan account of any other member without the written consent of that member.

41.—(1) A member, or person claiming through a member, of a registered friendly society or branch, shall not be entitled to receive more than two hundred pounds by way of gross sum, together with any bonuses or additions declared upon assurances not exceeding that amount, or (except as provided by this Act) fifty pounds a year by way of annuity, from any one or more such societies or branches.

(2) Any such society or branch may require a member, or person claiming through a member, to make and sign a statutory declaration that the total amount to which that member or person is entitled from one or more such societies or branches does not exceed the sums aforesaid.

42.—The rules of a registered society or branch may provide for accumulating at interest, for the use of any member, any surplus of his contributions to the funds of the society or branch which may remain after providing for any assurance in respect of which they are paid and for the withdrawal of the accumulations.

43.—(1) A person shall not, by reason of his enrolment or service in the militia or as a naval coast volunteer, royal naval volunteer, naval artillery volunteer, or in any corps of yeomanry or volunteers whatsoever, lose or forfeit any interest in a friendly society or branch whether registered or unregistered which he possesses at the time of his being so enrolled or serving, or be fined for absence from or non-attendance at any meeting of the society or branch, if his absence or non-attendance is occasioned by the discharge of his military or naval duty as certified by his commanding officer, any rules of the society or branch to the contrary notwithstanding.

(2) A dispute between any such society or branch and person by reason of that enrolment or service shall be decided by a Court of summary jurisdiction.

(3) If the rules of a society or branch certified before the twenty-third day of July one thousand eight hundred and fifty-five, and in force at the time of the enrolment or service, provide that a member shall be deprived of any benefit by reason of that enrolment or service, the society or branch may require of the member a contribution exceeding the rate of contribution otherwise payable by him to an amount not exceeding one-tenth of that rate during the time the member is serving out of the United Kingdom, or may suspend all claim of the member to any benefits assured by the society or branch, and all claim of the society or branch to any contributions payable by the member, during the time only he is serving out of the United Kingdom, but so that if he returns to the United Kingdom he shall forthwith be replaced on the same footing as before he went abroad on service.

#### Property, Funds, and Investments.

44.—(1) The trustees of a registered society or branch may, with the consent of the committee or of a majority of the members present and entitled to vote in general meeting, invest the funds of the society or branch, or any part thereof, to any amount in any of the following ways:—

(a) in the Post Office Savings Bank, or in any savings bank certified under the Trustee Savings Bank Act 1863; or

(b) in the public funds; or

(c) with the National Debt Commissioners as in this Act provided; or

(d) in the purchase of land, or in the erection or alteration of offices or other buildings thereon; or

(e) upon any other security expressly directed by the rules of the society or branch, not being personal security, except as in this Act authorised with respect to loans.

(2) The rules of a society with branches and of any branch thereof may provide for the investment of funds of the society or of that branch by the trustees of any branch, or by the trustees of the society, and the consent required for any such investment shall be the consent of the committee, or of such majority as aforesaid of the society or branch by whom the funds are invested.

45.—(1) A registered society and, subject to the rules of the society, a registered branch may advance to a member of at least one full year's standing any sum not exceeding one-half of the amount of an assurance on his life, on the written security of himself, and two satisfactory sureties for repayment.

(2) The amount so advanced, with all interest thereon, may be deducted from the sum assured, without prejudice in the meantime to the operation of the security.

46.—A registered society may, out of any separate loan fund to be formed by contributions or deposits of its members, make loans to members on their personal security, with or without sureties, as may be provided by the rules, subject to the following restrictions:—

(a) a loan shall not at any time be made out of money contributed for the other purposes of the society:

(b) a member shall not be capable of holding any interest in the loan fund exceeding two hundred pounds:

(c) a society shall not make any loan to a member on personal security beyond the amount fixed by the rules, or make any loan which, together with any money owing by a member to the society, exceeds fifty pounds:

(d) a society shall not hold at any one time on deposit from its members any money beyond the amount fixed by the rules, and the amount so fixed shall not exceed two-thirds of the total sums owing to the society by the members who have borrowed from the loan fund.

47.—(1) A registered society or branch may (if the rules thereof so provide) hold, purchase, or take on lease in the names of the trustees of the society or branch any land, and may sell, exchange, mortgage, lease, or build upon that land (with power to alter and pull down buildings and again rebuild), and a purchaser, assignee, mortgagee, or tenant shall not be bound to inquire as to the authority for any sale, exchange, mortgage, or lease by the trustees, and the receipt of the trustees shall be a discharge for all sums of money arising from or in connection with the sale, exchange, mortgage, or lease.

(2) A branch of a registered society need not for the purposes of this section be separately registered.

(3) Nothing in this section shall authorise a benevolent society to hold land exceeding one acre in extent.

48.—Where a registered society or branch is entitled in equity to any hereditaments of copyhold or customary tenure, either absolutely or by way of mortgage or security, the lord of the manor of which the hereditaments are held shall, if the society or branch so requires, admit not more than three trustees of the society or branch as tenants in respect of such hereditaments, on payment of the usual fines, fees, and other dues payable on the admission of a single tenant.

49.—(1) All property belonging to a registered society, whether acquired before or after the society is registered, shall vest in the trustees for the time being of the society, for the use and benefit of the society and the members thereof, and of all persons claiming through the members according to the rules of the society.

(2) The property of a registered branch of a society shall vest wholly or partly in the trustees for the time being of that branch or of any other branch of which that branch forms part (or, if the rules of the society so provide, in the trustees for the time being of the society), for the use and benefit either of the members of any such branch and persons claiming through those members, or of the members of the society generally, and persons claiming through them, according to the rules of the society.

(3) The trustees shall not be liable to make good any deficiency in the funds of the society or branch, but shall be liable only for sums of money actually received by them respectively on account of the society or branch.

50.—Upon the death, resignation, or removal of a trustee of a registered society or branch, the property vested in that trustee shall, without conveyance or assignment, and whether the property is real or personal, vest, as personal estate subject to the same trusts, in the succeeding trustees of that society or branch either solely or together with any surviving or continuing trustees, and, until the appointment of succeeding trustees, shall so vest in the surviving or continuing trustees only, or in the executors or administrators of the last surviving or continuing trustee, except that stocks and securities in the public funds of Great Britain and Ireland shall be transferred into the names of the succeeding trustees, either solely or jointly with any surviving or continuing trustees.

51.—In all legal proceedings whatsoever concerning any property vested in the trustees of a registered society or branch, the property may be stated to be the property of the trustees in their proper names as trustees for the society or branch without further description.

52.—(1) A registered society or branch may pay to the account of the National Debt Commissioners at the Bank of England or the Bank of Ireland, as the case may require, any sum of money not less than fifty pounds upon a declaration of the trustees of the society or branch, or any two of them, that the money belongs exclusively to the society or branch.

(2) The cashier of the bank shall receive all such sums of money and place them to the account of the Commissioners in the book of the bank named "The Fund for Friendly Societies."

(3) A sum of money paid in upon a false declaration shall be forfeited to the Commissioners, and applied by them in the manner directed by section twelve of the Savings Banks Act 1891.

(4) The provisions of sections twenty-one, twenty-two, twenty-four, twenty-five, twenty-six, twenty-seven, and twenty-eight of the Trustee Savings Banks Act 1863, as to the regulation of receipts, certificates, and orders, shall apply to money paid under this section.

(5) A society or branch so investing money with the Commissioners shall be entitled to a receipt entitling to interest at the following rates:—

To a friendly society or branch legally established before the twenty-eighth of July one thousand eight hundred and twenty-eight, which had invested funds with the Commissioners before the twenty-third of July one thousand eight hundred and fifty-five, a rate of interest in respect of any assurance made before the fifteenth of August one thousand eight hundred and fifty of .. .. .

Threepence per centum per diem.

To a friendly society or branch legally established between the twenty-eighth of July one thousand eight hundred and twenty-eight and the fifteenth of August one thousand eight hundred and fifty, which had invested funds with the Commissioners before the twenty-third of July one thousand eight hundred and fifty-five, a rate of interest in respect of any assurance made before the fifteenth of August one thousand eight hundred and fifty of .. .. .

Twopence half-penny per centum per diem.

To a friendly society or branch legally established before the twenty-eighth of June one thousand eight hundred and eighty-eight, which had invested funds with the Commissioners before the first day of January one thousand eight hundred and ninety-six, a rate of interest in respect of any assurance made on or before the said twenty-eighth day of June of .. .. .

Twopence per centum per diem.

To a society or branch in respect of any investment with the Commissioners, other than as hereinbefore in this section mentioned, a rate of interest of .. .. .

Two pounds fifteen shillings per centum per annum.

(6) A society or branch withdrawing money so invested with the Commissioners shall not be entitled to make any further deposit without their consent.

(7) A society or branch so investing money with the Commissioners shall furnish such returns as may be required by the Commissioners, in respect of the funds deposited with them, and the assurances to which those funds relate.

(8) A society or branch having funds invested with the Commissioners at a rate higher than two pounds fifteen shillings per centum per annum shall retain at that rate so much only of its funds as arises from assurances made before the date applicable to that rate, after deducting all benefit payments and management expenses incurred on account of those assurances; and whenever the society or branch fails to satisfy the Commissioners of its title to retain at that rate any part of its funds, the Commissioners shall require the withdrawal thereof, or the transfer thereof to the rate of twopence per centum per diem, or two pounds fifteen shillings per centum per annum, as the case may require, and in default of withdrawal within thirty days, shall transfer the same in their books accordingly, and shall notify the transfer to the society or branch.

(9) Whenever it appears to the Commissioners that all the members of a society or branch assured before the fifteenth day of August one thousand eight hundred and fifty have died or ceased to be members, the Commissioners shall forthwith transfer in their books to the rate of twopence per centum per diem, or two pounds fifteen shillings per centum per annum, as the case may require, all funds of the society or branch remaining invested at any higher rate, and shall notify the transfer to the society or branch.

53.—(1) A receipt under the hands of the trustees of a registered society or branch, countersigned by the secretary, for all sums of money secured to the society or branch by any mortgage or other assurance, being in the form prescribed by this Act, if endorsed upon or annexed to the mortgage or other assurance, shall vacate the mortgage or assurance and vest the property therein comprised in the person entitled to the equity of redemption of that property, without reconveyance or resurrender.

(2) If the mortgage or other assurance has been registered under any Act for the registration or record of deeds or titles, or is of copyholds or of lands of customary tenure and entered on any court rolls, the registrar under any such Act, or recording officer, or steward of the manor, or keeper of the register, shall on production of the receipt, verified by oath of any person, enter satisfaction of the mortgage or charge made by the assurance on the register or court rolls, and shall grant a certificate, either upon the mortgage or assurance, or separately to the like effect.

(3) The certificate shall be received in evidence in all Courts and proceedings without further proof.

(4) The person making the entry shall be entitled for making the said entry and granting the said certificate to a fee of two shillings and sixpence, which in Ireland shall be paid by stamps and applied in accordance with the Public Offices Fees Act 1879.

(5) This section shall not extend to Scotland or the Island of Jersey.

#### Officers in Receipt or Charge of Money.

54.—Every officer of a registered society or branch having receipt or charge of money shall, if the rules of the society or branch so require, before taking upon himself the execution of his office, become bound with one sufficient surety at the least in a bond or give



the security of a guarantee society, in such sum as the society or branch directs, conditioned for his rendering a just and true account of all sums of money received and paid by him on account of the society or branch at such times as its rules appoint, or as the society or branch or the trustees or committee thereof require him to do, and for the payment by him of all sums due from him to the society or branch.

55.—(1) Every officer of a registered society or branch having receipt or charge of money shall, at such times as by the rules of the society or branch he should render account, or upon demand made, or notice in writing given or left at his last or usual place of residence, give in his account as may be required by the society or branch, or by the trustees or committee thereof, to be examined and allowed or disallowed by them, and shall, on the like demand or notice, pay over all sums of money and deliver all property in his hands or custody to such person as the society or branch, or the committee or the trustees, appoint.

(2) In case of any neglect or refusal to deliver the account, or to pay over the sums of money or to deliver the property in manner aforesaid, the trustees or authorised officers of the society or branch may sue upon the bond or security before mentioned, or may apply to the county court or to a court of summary jurisdiction, and the order of either such court shall be final and conclusive.

#### Payments on Death generally.

56.—(1) A member of a registered society (other than a benevolent society or working-men's club) or branch thereof, not being under the age of sixteen years, may, by writing under his hand delivered at or sent to the registered office of the society or branch, or made in a book kept at that office, nominate a person to whom any sum of money payable by the society or branch on the death of that member, not exceeding one hundred pounds, shall be paid at his decease.

(2) The sum of money payable by the society or branch on the death of a member shall include sums of money contributed to or deposited in the separate loan account and the sums of money accumulated for the use of the member under the provisions of this Act with interest thereon.

(3) The person so nominated must not be an officer or servant of the society or branch, unless that officer or servant is the husband, wife, father, mother, child, brother, sister, nephew, or niece of the nominator.

(4) A nomination so made may be revoked and varied by any similar document under the hand of the nominator, delivered, sent, or made as aforesaid.

(5) The marriage of a member of a society or branch shall operate as a revocation of any nomination theretofore made by that member under this section.

57.—(1) On receiving satisfactory proof of the death of a nominator, the society or branch shall pay to the nominee the amount due to the deceased member, not exceeding the said sum of one hundred pounds.

(2) The receipt of a nominee over sixteen years of age for any amount so paid shall be valid.

(3) If the total sum in respect to which a nomination may be made under this Act by a member, after deducting any sums of money payable under the rules of the society or branch, or otherwise, for the purpose of defraying funeral expenses, exceeds at the time of the death of that member eighty pounds, the society or branch shall, before making any payment, require the production of a duly stamped receipt for the succession or legacy duty payable thereon, or a letter or certificate from the Commissioners of Inland Revenue stating that no such duty is payable.

(4) The Commissioners shall give such receipt, letter, or certificate on the payment of the duty or satisfactory proof of no duty being payable, as the case may be.

58.—(1) If any member of a registered society or branch, entitled from the funds thereof to a sum not exceeding one hundred pounds, dies intestate and without having made any nomination thereof then subsisting, the society or branch may, without letters of administration, distribute the sum among such persons as appear to a majority of the trustees, upon such evidence as they may deem satisfactory, to be entitled by law to receive that sum, subject, if that sum, after making such deductions as aforesaid, exceeds eighty pounds, to the obtaining from the Commissioners of Inland Revenue a receipt for the succession or legacy duty payable thereon, or a letter or certificate stating that no such duty is payable.

(2) If any such member is illegitimate, the trustees may pay the sum of money which that member might have nominated to or among the persons who in the opinion of a majority of them would have been entitled thereto if that member had been legitimate, or if there are no such persons, the society or branch shall deal with the money as the Treasury may direct.

59.—When the principal value of the estate in respect of which estate duty is payable of any person entitled to make a nomination under this Act exceeds one hundred pounds, any sum paid under this Act without probate or letters of administration shall, notwithstanding such nomination or payment, be liable to estate duty as part of the amount on which that duty is charged, and the trustees of the society or branch may before making any such payment require a statutory declaration by the claimant, or by one of the claimants, that the principal value of that estate, including the sum in question, does not after deduction of debts and funeral expenses exceed the value of one hundred pounds.

60.—(1) A payment made by a registered society or branch under the foregoing pro-

visions of this Act with respect to payments on death generally to the person who at the time appears to a majority of the trustees to be entitled thereunder, shall be valid and effectual against any demand made upon the trustees or the society or branch by any other person, but the next of kin or lawful representative of the deceased member shall have remedy for recovery of the money, so paid as aforesaid, against the person who has received that money.

(2) Where the society or branch has paid money to a nominee in ignorance of a marriage subsequent to the nomination, the receipt of the nominee shall be a valid discharge to the society or branch.

61.—(1) A registered society or branch shall not pay any sum of money upon the death of a member or other person whose death is or ought to be entered in any register of deaths, except upon the production of a certificate of that death under the hand of the registrar of deaths or other person having care of the register of deaths in which that death is or ought to be entered.

(2) This section shall not apply to deaths at sea, nor to a death by colliery explosion or other accident where the body cannot be found, nor to any death certified by a coroner or procurator fiscal to be the subject of a pending inquest or inquiry.

#### Payments on Death of Children.

62.—A society or branch, whether registered or unregistered, shall not insure or pay on the death of a child under five years of age any sum of money which, added to any amount payable on the death of that child by any other society or branch, exceeds six pounds, or on the death of a child under ten years of age any sum of money which, added to any amount payable on the death of that child by any other society or branch, exceeds ten pounds.

63.—A society or branch, whether registered or unregistered, shall not pay any sum on the death of a child under ten years of age except to the parent of the child, or to the personal representative of the parent, and upon the production by the parent or his personal representative of a certificate of death issued by the registrar of deaths, or other person having the care of the register of deaths, containing the particulars mentioned in this Act.

64.—(1) Where application is made for a certificate of the death of a child for the purpose of obtaining a sum of money from a society or branch, the name of the society or branch, and the sum sought to be obtained therefrom shall be stated to the registrar of deaths.

(2) The registrar of deaths shall write on or at the foot of the certificate the words "to be produced to the \_\_\_\_\_ society or branch" (naming the same) "said to be liable for payment of the sum of £ \_\_\_\_\_" (stating the same).

(3) All certificates of the same death shall be numbered in consecutive order.

65.—(1) A registrar of deaths shall not give any one or more certificates of death for the payment in the whole of any sum of money exceeding six pounds on the death of a child under five years, or for the payment in the whole of a sum exceeding ten pounds on the death of a child under ten years.

(2) A registrar of deaths shall not grant any such certificate unless the cause of death has been previously entered in the register of deaths on the certificate of a coroner or of a registered medical practitioner who attended the deceased child during its last illness, or except upon the production of a certificate of the probable cause of death under the hand of a registered medical practitioner, or of other satisfactory evidence thereof.

66.—A society or branch, whether registered or unregistered, to which is produced a certificate of the death of a child which does not purport to be the first shall, before paying any money thereon, inquire whether any and what sums of money have been paid on the same death by any other society or branch.

67.—Nothing in this Act respecting payments on the death of children shall apply to insurances on the lives of children of any age, where the person insuring has an interest in the life of the person insured.

#### Disputes.

68.—(1) Every dispute between—

(a) a member or person claiming through a member or under the rules of a registered society or branch, and the society or branch, or an officer thereof; or

(b) any person aggrieved who has for not more than six months ceased to be a member of a registered society or branch, or any person claiming through such person aggrieved, and the society or branch, or an officer thereof; or

(c) any registered branch of any society or branch and the society or branch of which it is a branch; or

(d) an officer of any such registered branch and the society or branch of which that registered branch is a branch; or

(e) any two or more registered branches of any society or branch, or any officers thereof respectively,

shall be decided in manner directed by the rules of the society or branch, and the decision so given shall be binding and conclusive on all parties without appeal, and shall not be removable into any court of law or restrainable by injunction; and application for the enforcement thereof may be made to the county court.



(2) The parties to a dispute in a registered society or branch may, by consent (unless the rules of the society or branch expressly forbid it), refer the dispute to the chief registrar, or in Scotland or Ireland to the assistant registrar.

(3) The chief or other registrar to whom a dispute is referred shall with the consent of the Treasury, either by himself or by any other registrar, hear and determine the dispute, and shall have power to order the expenses of determining the dispute to be paid either out of the funds of the society or branch, or by such parties to the dispute as he may think fit, and his determination and order shall have the same effect and be enforceable in like manner as a decision made in the manner directed by the rules of the society or branch.

(4) The chief or other registrar to whom a dispute is referred may administer oaths, and may require the attendance of all parties concerned, and of witnesses, and the production of all books and documents relating to the matter in question.

(5) Where the rules of a registered society or branch direct that disputes shall be referred to justices, the dispute shall be determined by a court of summary jurisdiction, or, if the parties thereto consent, by the county court.

(6) Where the rules contain no direction as to disputes, or where no decision is made on a dispute within forty days after application to the society or branch for a reference under its rules, the member or person aggrieved may apply either to the county court, or to a court of summary jurisdiction, and the court to which application is so made may hear and determine the matter in dispute; but in the case of a society with branches the said forty days shall not begin to run until application has been made in succession to all the bodies entitled to determine the dispute under the rules of the society or branch, so however that no rules shall require a greater delay than three months between each successive determination.

(7) Notwithstanding anything contained in the Arbitration Act 1889, or in any other Act, the court and the chief or other registrar or any arbitrator or umpire to whom a dispute is referred under the rules of a registered society or branch shall not be compelled to state a special case on any question of law arising in the case, but the court, or chief or other registrar, may, at the request of either party, state a case for the opinion in England or Ireland of the Supreme Court, and in Scotland of either division of the Inner House of the Court of Session, on any question of law, and may also grant to either party such discovery as to documents and otherwise, or such inspection of documents, and in Scotland may grant warrant for the recovery of documents and examination of havers, as might be granted by any court of law or equity, and the discovery shall be made on behalf of the society or branch by such officer thereof as the court or registrar may determine.

#### *Change of Name, Amalgamation, and Conversion of Societies.*

69.—(1) A registered society may, by special resolution, with the approval in writing of the chief registrar, or in the case of societies registered and doing business exclusively in Scotland or Ireland the assistant registrar for Scotland or Ireland respectively, change its name, and shall not change its name in any other manner.

(2) Any such change of name shall not affect any right or obligation of the society, or of any member thereof, and any pending legal proceedings may be continued by or against the trustees of the society, or any other officer who may sue or be sued on behalf of the society, notwithstanding its new name.

70.—(1) Any two or more registered societies may, by special resolution of both or all such societies, become amalgamated together as one society, with or without any dissolution or division of the funds of those societies or either of them.

(2) A registered society may, by special resolution, transfer its engagements to any other registered society which may undertake to fulfil the engagements of that society.

(3) A special resolution by a registered friendly society for an amalgamation or transfer of engagements under this Act shall not be valid without—

(a) the assent thereto of five-sixths in value of the members, given either at the meetings at which the resolution is, according to the provisions of this Act, passed and confirmed, or at one of them, or, if the members were not present thereat, in writing; and

(b) the written consent of every person receiving or entitled to any relief, annuity, or other benefit from the funds of the society, unless the claim of that person is first duly satisfied, or adequate provision is made for satisfying that claim.

(4) Provided that on application of the trustees or committee of a registered friendly society desiring to amalgamate or transfer its engagements, and upon notice of that application being published in the *Gazette*, the chief registrar, after hearing the trustees or committee and any other persons whom he considers entitled to be heard upon the application, may, with the consent of the Treasury, order that any of the assents, consents, and conditions required by this Act, or by any regulations made under this Act, be dispensed with, and may confirm the amalgamation or transfer.

(5) A registered society consisting wholly of members under twenty-one years of age, and a registered society or branch of a society having members above twenty-one years of age, may, by resolutions registered in the manner required for the registration of an amendment of rules, become amalgamated together as one society or branch, or provide for distributing among several branches the members of a society consisting wholly of members

under twenty-one years of age, and the other provisions of this section shall not apply to that amalgamation.

(6) The value of members shall be ascertained by giving one vote to every member, and an additional vote for every five years that he has been a member, but to no one member more than five votes in the whole.

(7) If any member of a friendly society which has amalgamated or transferred its engagements or if any person claiming any relief, annuity, or other benefit from the funds thereof, is dissatisfied with the provision made for satisfying his claim, that member or person may apply to the county court of the district within which the chief or any other place of business of the society is situate for relief or other order, and that court shall have the same powers in the matter as in regard to the settlement of disputes under this Act.

71.—(1) A registered society may, by special resolution, determine to convert itself into a company under the Companies Acts 1862 to 1890, or to amalgamate with or transfer its engagements to any such company.

(2) If a special resolution for converting a society into a company contains the particulars required by the Companies Acts 1862 to 1890, to be contained in the memorandum of association of a company, and a copy thereof has been registered at the central office, a copy of that resolution under the seal or stamp of the central office shall have the same effect as a memorandum of association duly signed and attested under the said Acts.

(3) If a society is registered as, or amalgamates with, or transfers all its engagements to a company, the registry of the society under this Act shall thereupon become void, and shall be cancelled by the chief registrar or by the assistant registrar for Scotland or Ireland under his direction; but the registration of a society as a company shall not affect any right or claim subsisting against that society, or any penalty incurred by that society; and for the purpose of enforcing any such right, claim, or penalty, the society may be sued and proceeded against in the same manner as if it had not become registered as a company; and every such right or claim, or the liability to any such penalty, shall have priority, as against the property of the company, over all other rights or claims against or liabilities of the company.

72.—An amalgamation or transfer of engagements in pursuance of this Act shall not prejudice any right of a creditor of either or any society party thereto.

73.—(1) A registered society may, by a resolution passed by a majority of the members or delegates present and entitled to vote at any general meeting, of which notice specifying the intention to propose any such resolution has been duly given according to the rules, determine to become a branch of any other registered society, and also, if thought fit, of any registered branch thereof.

(2) If the rules of the society do not comply with all the provisions of this Act and of the Treasury regulations in respect of the registry of branches, the meeting at which any such resolution is passed may amend the rules so as to bring the rules into compliance with this Act and with the Treasury regulations.

(3) A copy of the rules of the society marked to show the amendments, if any, made at the meeting, and two copies of the resolution and of such amendment of rules, if any, as aforesaid, each signed by the chairman of the meeting and by the secretary of the society so determining to become a branch of another society, and countersigned by the secretary of that other society, shall be sent to the registrar.

(4) If the registrar finds that the rules, with or without such amendment as aforesaid, comply with the provisions of this Act and of the Treasury regulations, he shall cancel the registry of the first-mentioned society and register it as a branch of that other society, and also, if so specified in the resolution before mentioned, of any branch of that other society, without further request or notice, and shall register such amendment of rules without further application or evidence, and until such registry as aforesaid, the resolution shall not take effect.

(5) An advertisement of any cancelling of registry under this section shall not be requisite.

(6) The rules of a society which becomes a branch under this section shall, so far as they are not contrary to any express provision of this Act or of the Treasury regulations, and, subject to any such amendment thereof as aforesaid, continue in force as the rules of the branch until amended.

(7) This section shall apply only to societies registered before the first day of January one thousand eight hundred and seventy-six.

74.—For the purposes of this Act a special resolution shall mean a resolution which is—

(a) passed by a majority of not less than three-fourths of such members of a registered society, entitled under the rules to vote, as may be present in person or by proxy (where the rules allow proxies) at any general meeting of which notice specifying the intention to propose that resolution has been duly given according to the rules; and

(b) confirmed by a majority of such members entitled under the rules to vote as may be present in person or by proxy (where the rules allow proxies), at a subsequent general meeting of which notice has been duly given, held not less than fourteen days nor more than one month from the day of the meeting at which such resolution was first passed.

At any meeting mentioned in this section a declaration by the chairman that the resolution has been carried shall be conclusive evidence of the fact.

75.—A copy of every special resolution for any of the purposes mentioned in this Act, signed by the chairman of the meeting and countersigned by the secretary, shall be sent to the central office and registered there, and until that copy is so registered the special resolution shall not take effect.

*Inspection: Cancelling and Suspension of Registry: Dissolution.*

76.—(1) Upon the application—

- (a) of one-fifth of the whole number of members of a registered society; or
  - (b) in the case of a registered society of one thousand members and not exceeding ten thousand, of one hundred members; or
  - (c) in the case of a registered society of more than ten thousand members, of five hundred members,
- the chief registrar, or in cases of societies registered and doing business exclusively in Scotland or in Ireland the assistant registrars for Scotland and Ireland respectively, but with the consent of the Treasury in every case, may—

- (a) appoint an inspector or inspectors to examine into and report on the affairs of the society; or
  - (b) call a special meeting of the society.
- (2) The application under this section shall be supported by such evidence, for the purpose of showing that the applicants have good reason for requiring an inspection to be made or meeting to be called, and that they are not actuated by malicious motives in their application, and such notice thereof shall be given to the society, as the chief registrar directs.
- (3) The chief or assistant registrar may, if he thinks fit, require the applicants to give security for the costs of the proposed inspection or meeting, before appointing any inspector or calling the meeting.
- (4) All expenses of and incidental to any such inspection or meeting shall be defrayed by the members applying therefor or out of the funds of the society, or by the members or officers, or former members or officers, of the society in such proportions as the chief or assistant registrar directs.

(5) An inspector appointed under this section may require the production of all or any of the books and documents of the society, and may examine on oath its officers, members, agents, and servants in relation to its business, and may administer such oath accordingly.

(6) The chief or assistant registrar may direct at what time and place a special meeting under this section is to be held and what matters are to be discussed and determined at that meeting, and the meeting shall have all the powers of a meeting called according to the rules of the society, and shall in all cases have power to appoint its own chairman, any rule of the society to the contrary notwithstanding.

(7) This section shall not apply to a society with branches, except with the consent of the central body of that society.

77.—(1) The chief registrar, or, in the case of a society registered and doing business in Scotland or Ireland exclusively, the assistant registrar for Scotland or Ireland, may—

- (a) if he thinks fit, at the request of a society, to be evidenced in such manner as he may direct; or
- (b) with the approval of the Treasury, on proof to his satisfaction that an acknowledgment of registry has been obtained by fraud or mistake, or that a society exists for an illegal purpose, or has wilfully and after notice from a registrar whom it may concern violated any of the provisions of this Act, or has ceased to exist,

by writing under his hand cancel the registry of a society.

(2) The chief or assistant registrar, in any case in which he might, with the approval of the Treasury, cancel the registry of a society, may, by writing under his hand, suspend the registry for any term not exceeding three months, and may, with the approval of the Treasury, renew the suspension for the like period.

(3) Unless the chief or assistant registrar has given to a registered society not less than two months' previous notice in writing, specifying briefly the ground of any proposed cancelling or suspension, the registry of the society shall not be cancelled (except at its request) or suspended.

(4) Where the registry of a society has been cancelled or suspended, notice thereof shall forthwith be advertised.

(5) Where the registry of a society has been suspended or cancelled, the society shall from the time of the suspension or cancelling (but if suspended, only while the suspension lasts, and subject also to the right of appeal given by this section) absolutely cease to enjoy as such the privileges of a registered society, but without prejudice to any liability actually incurred by the society, and any such liability may be enforced against the society as if the suspension or cancelling had not taken place.

(6) A society may appeal from the cancelling of its registry, or from any suspension thereof which is renewed after six months, as follows:—

- (a) from the assistant registrar for Scotland or Ireland to the chief registrar, and from him to the Court of Session in Scotland or the High Court in Ireland respectively; and
- (b) from the chief registrar, in cases not relating exclusively either to Scotland or to Ireland, to the High Court in England.

78.—(1) Subject to the provision of this Act as to the dissolution of societies with branches, a registered society or branch may terminate or be dissolved in any of the following ways:—

- (a) upon the happening of any event declared by the rules to be the termination of the society or branch; or
  - (b) as respects societies or branches other than friendly societies or branches, by the consent of three-fourths of the members, testified by their signatures to the instrument of dissolution; or
  - (c) as respects friendly societies or branches, by the consent of five-sixths in value of the members (including honorary members, if any), testified by their signatures to the instrument of dissolution, and also by the written consent of every person receiving or entitled to receive any relief, annuity or other benefit from the funds of the society or branch, unless the claim of that person is first duly satisfied, or adequate provision made for satisfying that claim, and, in the case of a branch, with the consent of the central body of the society, or in accordance with the general rules of the society; or
  - (d) by the award of the chief registrar or assistant registrars in the cases specified in this Act.
- (2) The provisions of this Act as to the method of calculating the value of members, and the remedy of members and persons dissatisfied with the provisions made for satisfying their claims in the case of the amalgamation or transfer of engagements of a registered friendly society, shall apply to the dissolution of a registered friendly society or branch.

79.—When a registered society or branch is terminated by an instrument of dissolution:—

- (1) The instrument shall set forth—
  - (a) the liabilities and assets of the society or branch in detail; and
  - (b) the number of members and the nature of their interests in the society or branch; and
  - (c) the claims of creditors, if any, and the provision to be made for their payment; and
  - (d) the intended appropriation or division of the funds and property of the society or branch, unless the appropriation or division is stated in the instrument of dissolution to be left to the award of the chief registrar.

(2) Alterations in the instrument of dissolution may be made with the like consents as are in this Act required for the dissolution of a society or branch, testified in the same manner.

(3) A statutory declaration shall be made by one of the trustees, or by three members and the secretary of the society or branch, that the provisions of this Act have been complied with, and shall be sent to the registrar with the instrument of dissolution.

(4) The instrument shall not in the case of a registered friendly society or branch direct or contain any provision for a division or appropriation of the funds of the society or branch, or any part thereof, otherwise than for the purpose of carrying into effect the objects of the society or branch as declared in the rules thereof, unless the claim of every member or person claiming any relief, annuity, or other benefit from the funds thereof is first duly satisfied, or adequate provisions are made for satisfying those claims.

(5) The instrument of dissolution and all alterations therein shall be registered in manner in this Act provided for the registry of amendments of rules, and shall be binding upon all the members of the society or branch.

(6) The registrar shall cause a notice of the dissolution to be advertised at the expense of the society or branch, and unless within three months from the date of the *Gazette* in which the advertisement appears, a member or other person interested in or having any claim on the funds of the society or branch commences proceedings to set aside the dissolution of the society or branch, and the dissolution is set aside accordingly, the society or branch shall be legally dissolved from the date of that advertisement, and the requisite consents to the instrument of dissolution shall be considered to have been duly obtained without proof of the signatures thereto.

80.—(1) Upon the application made in writing under their hands—

- (a) of one-fifth of the whole number of members of a registered society or branch; or
- (b) in the case of a registered society or branch of one thousand members and not exceeding ten thousand, of one hundred members; or
- (c) in the case of a registered society or branch of more than ten thousand members, of five hundred members,

the chief registrar may by himself, or by any assistant registrar, or by any actuary or public auditor whom the chief registrar may appoint in writing under his hand, investigate the affairs of the society or branch, but shall give not less than two months' previous notice in writing to the society or branch whose affairs are to be investigated.

(2) The application shall—

- (a) state that the funds of the society or branch are insufficient to meet the existing claims thereon, or that the rates of contribution fixed in the rules of the society or branch are insufficient to cover the benefits assured; and
- (b) set forth the grounds on which the insufficiency is alleged; and
- (c) request an investigation into the affairs of the society or branch with a view to the dissolution thereof.

(3) If upon the investigation it appears that the funds of the society or branch are insufficient to meet the existing claims thereon, or that the rates of contribution fixed in the rules of the society or branch are insufficient to cover the benefits assured to be given by the society or branch, the chief registrar may, if he considers it expedient so to do, award that the

society or branch be dissolved, and its affairs wound up, and shall direct in what manner the assets of the society or branch shall be divided or appropriated: Provided always that the chief registrar may suspend his award for such period as he may deem necessary to enable the society or branch to make such alterations and adjustment of contributions and benefits as will in his judgment prevent the necessity of the award of dissolution being made.

(4) A registrar proceeding under this section shall have all the same powers and authorities, enforceable by the same penalties, as in the case of a dispute referred to him under this Act.

(5) Every award under this section, whether for dissolution or distribution of funds, shall be final and conclusive on the society or branch in respect of which the award is made, and on all members of the society or branch and on all other persons having any claim on the funds of the society or branch, without appeal, and shall be enforced in the same manner as a decision on a dispute under this Act.

(6) The expenses of every investigation and award, and of publishing every notice of dissolution, shall be paid out of the funds of the society or branch before any other appropriation thereof is made.

(7) Notice of every award for dissolution shall, within twenty-one days after the award has been made, be advertised by the central office, and unless, within three months from the date on which that advertisement appears, a member or person interested in or having any claim on the funds of the society or branch commences proceedings to set aside the dissolution of the society or branch consequent upon such award, and the dissolution is set aside accordingly, the society or branch shall be legally dissolved from the date of the advertisement, and the requisite consents to the application to the registrar shall be considered to have been duly obtained without proof of the signatures thereto.

81.—A notice required by this Act to be advertised shall be published in the *Gazette* and in some newspaper in general circulation in the neighbourhood of the registered office of the society or branch.

82.—The provisions of this Act respecting the dissolution of societies shall not apply to any society having branches except with the consent of the central body of the society.

83.—(1) Where a person takes any proceeding to set aside the dissolution of a society or branch, he shall give notice of the proceeding to the central office not less than seven days before the proceeding is commenced.

(2) Where an order is made setting aside the dissolution of a society or branch, the society or branch shall give notice of the order to the central office within seven days after the order has been made.

#### Offences, Penalties, and Legal Proceedings.

84.—It shall be an offence under this Act if—

(a) a registered society or branch or an officer or member thereof fails to give any notice, send any return or document, do or allow to be done anything which the society, branch, officer, or person is by this Act required to give, send, do, or allow to be done: or

(b) a registered society or branch or an officer or member thereof wilfully neglects or refuses to do any act or to furnish any information required for the purposes of this Act by the chief or other registrar or by any other person authorised under this Act, or does anything forbidden by this Act: or

(c) a registered society or branch or an officer or member thereof makes a return or wilfully furnishes information in any respect false or insufficient: or

(d) an officer or member of a body which, having been a branch of a society, has wholly seceded or been expelled from that society thereafter uses the name of that society or any name implying that the body is a branch of that society, or the number by which that body was designated as such branch: or

(e) where a dispute is referred under this Act to the chief or other registrar, a person refuses to attend or to produce any documents, or to give evidence before the chief or other registrar: or

(f) a society or branch whether registered or unregistered pays money on the death of a child under ten years of age otherwise than is provided by this Act: or

(g) a parent or personal representative of a parent claiming money on the death of a child produces a certificate of the death other than is in this Act provided to the society or branch from which the money is claimed, or produces a false certificate, or one fraudulently obtained, or in any way attempts to defeat the provisions of this Act with respect to payments upon the death of children.

85.—Where a registered society or branch is guilty of an offence under this Act every officer of the society or branch bound by the rules thereof to fulfil any duty whereof the offence is a breach, or if there is no such officer, then every member of the committee, unless that member is proved to have been ignorant of or to have attempted to prevent the commission of the offence, shall be liable to the same penalty as if he had committed the offence.

86.—Every default under this Act constituting an offence, if continued, shall constitute a new offence in every week during which the default continues.

87.—(1) If any person, with intent to mislead or defraud, gives to any other person a copy of any rules, laws, regulations, or other documents, other than the rules of a registered society

or branch, on the pretence that they are the existing rules of that society or branch, or that there are no other rules of the society or branch, or gives to any person a copy of any rules on the pretence that those rules are the rules of a registered society or branch when the society or branch is not registered, the person so offending shall be guilty of a misdemeanor.

(2) If any person knowingly makes a false or fraudulent statement in any statutory declaration required by this Act, he shall be guilty of a misdemeanor.

(3) If any person obtains possession by false representation or imposition of any property of a registered society or branch, or withholds or misapplies any such property in his possession, or wilfully applies any part thereof to purposes other than those expressed or directed in the rules of the society or branch and authorised by this Act, he shall, on such complaint as is in this section mentioned, be liable on summary conviction to a fine not exceeding twenty pounds, and costs, and to be ordered to deliver up all such property, or to repay all sums of money applied improperly, and in default of such delivery or repayment, or of the payment of such fine and costs as aforesaid, to be imprisoned, with or without hard labour, for any time not exceeding three months.

(4) Complaint under this section may be made—

(a) in the case of a registered society, by the society or any member authorised by the society, or the trustees or committee of the society; or

(b) in the case of a registered branch, by

(i) the branch or any member authorised by the branch or the trustees or committee thereof; or

(ii) the central body of the society of which the branch forms part; or

(iii) any member of the society or branch authorised by the central body; or

(c) in any case by the chief registrar or any assistant registrar by his authority, or by any member of the society or branch authorised by the central office.

(5) Nothing in this Act shall prevent any such person from being proceeded against by way of indictment, if not previously convicted of the same offence under the provisions of this Act.

88.—If any person wilfully makes, orders, or allows to be made any entry, erasure in, or omission from a Balance Sheet of a registered society or branch, or a return or document required to be sent, produced, or delivered for the purposes of this Act, with intent to falsify the same, or to evade any of the provisions of this Act, he shall be liable to a fine not exceeding fifty pounds.

89.—A society or branch, and an officer or member of a society or branch, or other person guilty of an offence under this Act for which a fine is not expressly provided shall be liable to a fine of not more than five pounds.

90.—If an officer or person aids or abets in the amalgamation or transfer of engagements or in the dissolution of a friendly society otherwise than as in this Act provided he shall be liable on summary conviction to the fine imposed by this Act for offences thereunder, or to be imprisoned with hard labour for a term not exceeding three months.

91.—(1) A fine imposed by this Act, or by any regulations thereunder, or by the rules of a registered society or branch, shall be recoverable in a court of summary jurisdiction.

(2) Any such fine shall be recoverable at the suit of the chief registrar or of any assistant registrar, or of any person aggrieved.

92.—In England and Ireland all offences and fines under this Act may be prosecuted and recovered in the manner directed by the Summary Jurisdiction Acts either—

(a) at the place where the offence was committed; or

(b) as respects a prosecution against a registered society or branch or an officer thereof, at the place where the registered office of the society or branch is situated; or

(c) as respects a prosecution against a person other than a registered society or branch or an officer thereof, at the place where the person is resident at the time of the institution of the prosecution.

93.—(1) In England or Ireland any person may appeal to quarter sessions from any order or conviction made by a court of summary jurisdiction under this Act.

(2) In Scotland any person may appeal from any order or conviction under this Act in accordance with the provisions of the Summary Jurisdiction (Scotland) Acts.

94.—(1) The trustees of a registered society or branch, or any other officers authorised by the rules thereof, may bring or defend, or cause to be brought or defended, any action or other legal proceeding in any Court whatsoever, touching or concerning any property, right, or claim of the society or branch, and may sue and be sued in their proper names, without other description than the title of their office.

(2) In legal proceedings brought under this Act by a member or person claiming through a member, a registered society or branch may also be sued in the name, as defendant, of any officer or person who receives contributions or issues policies on behalf of the society or branch within the jurisdiction of the Court in which the legal proceeding is brought, with the addition of the words "on behalf of the society or branch" (naming the same).

(3) A legal proceeding shall not abate or be discontinued by the death, resignation, or removal from office of any officer, or by any act of any such officer after the commencement of the proceedings.



(4) The summons, writ, process, or other proceeding to be issued to or against the officer or other person sued on behalf of a registered society or branch shall be sufficiently served by personally serving that officer or other person, or by leaving a true copy thereof at the registered office of the society or branch, or at any place of business of the society or branch within the jurisdiction of the Court in which the proceeding is brought, or, if that office or place of business is closed, by posting the copy on the outer door of that office or place of business.

(5) In all cases where the said summons, writ, process, or other proceeding is not served by means of such personal service or by leaving a true copy thereof at the registered office of the society or branch as aforesaid, a copy thereof shall be sent in a registered letter addressed to the committee at the registered office of the society or branch, and posted at least six days before any further step is taken on the proceeding.

#### *Fees: Forms: Regulations: Evidence.*

95.—The registrars and high bailiffs of the County Courts shall be remunerated for the duties to be performed by them under this Act in such manner as the Treasury, with the consent of the Lord Chancellor, may direct.

96.—(1) The Treasury may determine a scale of fees to be paid for matters to be transacted or for the inspection of documents under this Act.

(2) A fee shall not be payable on the registry of any friendly, benevolent, or cattle insurance society, or working-men's club, or of any amendment of the rules thereof.

(3) All fees which may be received by any registrar under or by virtue of this Act shall be paid into the Exchequer.

97.—(1) For the purpose of this Act a certificate of the birth or death of any member of or person insured or to be insured with a registered friendly society or branch shall on application being made as in this Act provided, be given under his hand by the registrar of births or deaths, for a sum not exceeding one shilling, in place of all fees or payments otherwise payable in respect thereof.

(2) Whenever application is made at one time to any such registrar for more certificates than one of the same birth or death for the purposes of and in the manner prescribed by this Act, the sum charged for every such certificate other than the first shall not exceed sixpence.

(3) Whenever the registrar is required by the person applying for any certificate of birth or death to fill up the form of application, he may demand a sum not exceeding threepence for so doing.

(4) For the purposes of this section the expression "registrar of births or deaths" shall include any person having the care of the register of births or deaths in which the birth or death is entered.

98.—(1) The forms to be used for registry shall be those contained in Part I. of the second schedule to this Act or such other forms as are prescribed by Treasury regulations.

(2) The acknowledgment of registry of a branch and of any amendment of the rules of a branch shall be in the forms provided in Part II. of the same schedule.

(3) Every annual or other return, abstract of valuation, and other document required for the purposes of this Act shall be made in such form and shall contain such particulars as the chief registrar prescribes.

(4) A receipt under this Act endorsed upon or annexed to a mortgage or other assurance shall be in the form set forth in Part III. of the same schedule, or in any form specified in the rules of the society or branch or any schedule thereto, and a bond to be given by an officer in receipt or charge of money shall be in one of the forms set forth in the said part.

(5) Applications for certificates of births and deaths under this Act shall be in such form and under such regulations as may be approved of by the registrar-general of births, deaths, and marriages for England, Scotland, and Ireland respectively.

99.—(1) The Treasury may make regulations respecting registry and procedure under this Act, and the seal to be used for registry, and the duties and functions of the registrar, and the inspection of documents kept by the registrar under this Act, and generally for carrying this Act into effect.

(2) All such regulations shall forthwith be laid before both Houses of Parliament.

100.—Every document bearing the seal or stamp of the central office shall be received in evidence without further proof; and every document purporting to be signed by the chief or any assistant registrar, or any inspector, or public auditor or valuer under this Act, shall, in the absence of any evidence to the contrary, be received in evidence without proof of the signature.

#### *Application of Act.*

101.—(1) This Act shall apply to societies and branches subsisting at the commencement of this Act which or the rules of which have been registered, enrolled, or certified under any Act relating to friendly societies or cattle insurance societies, as if they had been registered under this Act, and the rules of those societies and branches shall, so far as they are not contrary to any express provision of this Act, continue in force until altered or rescinded.

(2) Where the contingent annual payments to which the members or the nominees of the members of friendly societies or branches, established before the fifteenth day of August one thousand eight hundred and fifty, may become entitled exceed the limit fixed by this Act, the rules of those societies and branches shall continue to be valid, anything in this Act to the contrary notwithstanding.

102.—In the application of this Act to Scotland:—

The expression "land" shall include heritable subjects of whatever description;

The expressions "court of summary jurisdiction" and "county court" shall mean the sheriff court of the county;

The expression "administration" shall mean confirmation;

The expression "misdemeanor" shall mean crime and offence.

103.—This Act shall apply to the Isle of Man as if it were part of England, subject to the following variations:—

(1) The expressions "Supreme Court" and "county court" shall respectively mean the Chancery Division of the High Court of the said Isle, in which court the proceedings under this Act may be regulated by rules and orders to be made in that behalf by the Court, and, until otherwise provided, shall be regulated according to the ordinary practice of that Court.

(2) The expression "the Companies Acts 1862 to 1890" shall mean the law for the time being in force in the said Isle for the regulating and winding-up of companies.

(3) The expression "Summary Jurisdiction Acts" shall mean the laws for the time being in force in the said Isle for regulating the exercise of summary jurisdiction by justices of the peace.

(4) All offences and fines under this Act shall be prosecuted and recovered summarily before a high bailiff or two justices of the peace at the suit or instance, except in the case of a complaint under section eighty-seven of this Act, of a registrar or of a head constable, and a misdemeanor under this Act shall be punishable by fine or imprisonment.

(5) All fines recovered under this Act shall be paid to the treasurer of the said Isle, and be added to the general revenue of the said Isle.

(6) A person may appeal from any order or conviction to be made in a case of summary jurisdiction under this Act in the manner prescribed by the law in force in the said Isle as to appeals in cases of summary jurisdiction.

104.—This Act shall apply to the Channel Islands as if they were part of England, subject to the following variations:—

(1) As respects the Island of Jersey:

(a) The expression "county court" shall mean the Court for the recovery of petty debts, in all cases in which the claim or demand shall not exceed the sum of ten pounds sterling, and in all other cases the inferior number of the Royal Court of the said island, composed of the bailiff and two jurats of the said Court;

(b) The expression "Court of summary jurisdiction" shall have in civil cases the same meaning as the expression County Court;

(c) All misdemeanors under this Act shall be prosecuted, tried, and punished in the form and manner prescribed by the law and custom of the said island with respect to crimes and offences (*crimes et délits*);

(d) All other offences and all fines under this Act shall be prosecuted and recovered summarily before the magistrate of the Court for the repression of minor offences, in all cases of his competency, at the suit or instance, except in the case of a complaint under section eighty-seven of this Act, of the constable of the parish in which the offence or other unlawful act has been committed, and in all other cases before the bailiff and two jurats of the Royal Court, at the suit or instance (except as aforesaid) of her Majesty's Procurator General for the said island;

(e) All fines recovered under this Act shall be paid to the officers who by the law and practice of the said island are entitled to receive fines levied by order of the said Courts respectively, and shall by such officers be accounted for and paid to her Majesty's Receiver-General in the said island on behalf of the Crown;

(f) All proceedings under this Act in any of the Courts of the said island shall be regulated according to the ordinary practice of those Courts respectively, and all fines shall in default of payment be enforced in the same manner as fines payable to the Crown in the said island;

(g) The rules prescribed by the law of the said island with respect to appeals in civil and criminal cases shall be followed as to appeals from any orders, judgments, or convictions made in cases of summary jurisdiction under this Act;

(h) The expression "the Companies Acts 1862 to 1890" shall mean the law for the time being in force in the said island for the formation, regulation, and winding-up of companies;

(i) All friendly societies and branches within the bailiwick of the said island may invest any part of their funds in any of the public funds under the guarantee of the states of the said island.

(2) As respects the bailiwick of the Island of Guernsey:

(a) The Court of Primary Instance within the bailiwick shall have all such powers and authorities as are by this Act conferred either on courts of summary jurisdiction or on county courts in England: Provided that a sentence may be appealed from if the case



admits of an appeal under the Orders in Council now in force within the bailiwick, but that the decision of the Royal Court when sitting in a body as a court of appeal shall be final:

(b) All friendly societies and branches within the bailiwick shall be authorised to invest any part of their funds in the state bonds either of Guernsey or of Alderney:

(c) The expression "the Companies Acts 1862 to 1890" shall mean the law for the time being in force in the said bailiwick for the regulation and winding-up of companies:

(d) All offences and fines under this Act shall be prosecuted and recovered summarily before the Court of primary jurisdiction at the suit or instance, except in the case of a complaint under section eighty-seven of this Act, of the law officers of the Crown or of a constable of a parish:

(e) All fines recovered under this Act shall be paid to the Receiver-General, to be by him carried to the account of the Crown Revenue.

105.—As respects the Channel Islands and the Isle of Man, when any sum of money becomes payable on the death of a person entitled to make a nomination under this Act that sum shall, in default of any such nomination, be paid to the deceased member's legal representative, according to the law of the island in which that deceased member was domiciled.

#### Supplemental.

106.—In this Act, unless a contrary intention appears:

The expression "the registrar" shall mean for England the central office, and for Scotland or Ireland the assistant registrar for Scotland or Ireland:

The expression "land" shall include any interest in land:

The expression "property" shall extend to all property whether real or personal (including books and papers):

The expression "registered society" shall mean a society registered under this Act, and shall include societies subsisting at the commencement of this Act to which the provisions of this Act apply:

The expression "amendment of rule" shall include a new rule, and a resolution rescinding a rule:

The expression "branch" shall mean any number of the members of a society, under the control of a central body, having a separate fund, administered by themselves or by a committee or officers appointed by themselves, and bound to contribute to a fund under the control of a central body:

The expression "committee" shall mean the committee of management or other directing body of a society or branch:

The expression "persons claiming through a member" shall include the nominees of the member where nomination is allowed:

The expression "officer" shall include any trustee, treasurer, secretary, or member of the committee of management of a society or branch, or person appointed by the society or branch to sue and be sued on its behalf:

The expression "meeting" shall include (where the rules of a society or branch so allow) a meeting of delegates appointed by members:

The expression "gazette" shall mean the London Gazette for England, the Edinburgh Gazette for Scotland, and the Dublin Gazette for Ireland:

The expression "Treasury regulations" shall mean any regulations made and approved by the Treasury and in force under this Act.

107.—The Acts mentioned in the Third Schedule to this Act are hereby repealed to the extent mentioned in the third column of that schedule.

108.—This Act shall come into operation on the first day of January next after the passing thereof and shall extend to the whole of the British Islands.

109.—This Act may be cited as the Friendly Societies Act 1896.

#### SCHEDULES.

##### THE FIRST SCHEDULE.

##### Matters to be provided for by the Rules of Societies registered under this Act.

1. The name and place of office of the society.

2. The whole of the objects for which the society is to be established, the purposes for which the funds thereof shall be applicable, the terms of admission of members, the conditions under which any member may become entitled to any benefit assured thereby, and the fines and forfeitures to be imposed on any member, and the consequences of non-payment of any subscription or fine.

3. The mode of holding meetings and right of voting, and the manner of making, altering, or rescinding rules.

4. The appointment and removal of a committee of management (by whatever name), of a treasurer and other officers, and of trustees, and in the case of a society with branches, the composition and powers of the central body, and the conditions under which a branch may secede from the society.

5. The investment of the funds, the keeping of the accounts, and the audit of the same once a year at least.

6. Annual returns to the registrar of the receipts, funds, effects, and expenditure and numbers of members of the society.

7. The inspection of the books of the society by every person having an interest in the funds of the society.

8. The manner in which disputes shall be settled.

9. In case of dividing societies, a provision for meeting all claims upon the society existing at the time of division before any such division takes place.

And also in the case of friendly and cattle insurance societies:—

10. The keeping separate accounts of all moneys received or paid on account of every particular fund or benefit assured for which a separate table of contributions payable shall have been adopted, and the keeping separate account of the expenses of management, and of all contributions on account thereof.

11. (Except as to cattle insurance societies) a valuation once at least in every five years of the assets and liabilities of the society, including the estimated risks and contributions.

12. The voluntary dissolution of the society by consent in a friendly society of not less than five-sixths in value of the members, and of every person for the time being entitled to any benefit from the funds of the society, unless his claim be first satisfied or adequately provided for; and in a cattle insurance society by consent of three-fourths in numbers of the members.

13. The right of one-fifth of the total number of members, or of one hundred members in the case of a society of one thousand members and not exceeding ten thousand, or of five hundred members in the case of a society of more than ten thousand members, to apply to the chief registrar, or in the case of societies registered and doing business exclusively in Scotland or Ireland to the assistant registrar for Scotland or Ireland, for an investigation of the affairs of the society, or for winding up the same.

#### THE SECOND SCHEDULE.

##### Forms.

##### PART I.

##### Acknowledgment of Registry of society.

The Society is registered as a [friendly society, cattle insurance society, benevolent society, working-men's club, or specially authorised society] under the Friendly Societies Act 1896, this day of

[Seal or stamp of central office, or signature of Assistant Registrar for Scotland or Ireland.]

##### Acknowledgment of Registry of Amendment of Rules.

The foregoing amendment of the rules of the Society is registered under the Friendly Societies Act 1896, this day of

[Seal or stamp of central office, or signature of Assistant Registrar for Scotland or Ireland.]

##### PART II.

##### Acknowledgment of Registry of Branch.

The Society (and of the branch of the same) under the Friendly Societies Act 1896. this day of

[Seal of central office, or signature of Assistant Registrar for Scotland or Ireland.]

## Acknowledgment of Registry of Amendment of Branch Rules.

The foregoing amendment of the branch rules of \_\_\_\_\_ is registered under the Friendly Societies Act 1896, this \_\_\_\_\_ day of \_\_\_\_\_  
 [Seal of central office or signature of Assistant Registrar for Scotland or Ireland.]

## PART III.

## Form of Bond.

(1)—In England or Ireland.

Know all men by these presents, that we, A. B. of \_\_\_\_\_ one of the officers of the Society [or of the \_\_\_\_\_ branch of the \_\_\_\_\_ Society] having its registered office at \_\_\_\_\_ in the county of \_\_\_\_\_, and C. D. of \_\_\_\_\_ (as surety on behalf of the said A. B.), are jointly and severally held and firmly bound to E. F. of \_\_\_\_\_, G. H. of \_\_\_\_\_, and I. K. of \_\_\_\_\_, the trustees of the said society [or branch], in the sum of \_\_\_\_\_ to be paid to the said E. F., G. H., and I. K., as such trustees or their successors, trustees for the time being, or their certain attorney; for which payment well and truly to be made we jointly and severally bind ourselves, and each of us by himself our and each of our heirs, executors, and administrators, firmly by these presents. Sealed with our seals. Dated the \_\_\_\_\_ day of \_\_\_\_\_ in the year of our Lord \_\_\_\_\_

Whereas the above-bounden A. B. has been duly appointed to the office of \_\_\_\_\_ of the Society [or of the \_\_\_\_\_ branch of the \_\_\_\_\_ Society] having its registered office situate as aforesaid, and he, together with the above-bounden C. D. as his surety, have entered into the above-written bond, subject to the condition hereinafter contained: Now, therefore, the condition of the above-written bond is such, that if the said A. B. do render a just and true account of all moneys received and paid by him on account of the said society [or branch], at such times as the rules thereof appoint, and do pay over all the moneys remaining in his hands, and assign and transfer or deliver all property (including books and papers) belonging to the said society [or branch] in his hands or custody to such person or persons as the said society [or branch], or the trustees or committee of management thereof shall appoint, according to the rules of the said society [or branch], together with the proper and legal receipts or vouchers for such payments, then the above-written bond shall be void, otherwise shall remain in full force.

Sealed and delivered in the presence of

[two witnesses.]

(2)—In Scotland.

I, A. B. of \_\_\_\_\_, hereby bind and oblige myself, to the extent of £ \_\_\_\_\_ at most, as caution and surety for C. D., a person employed by the \_\_\_\_\_ Society [or the \_\_\_\_\_ branch of the \_\_\_\_\_ Society], that he, the said C. D., shall on demand faithfully and truly account for all moneys received and paid to him for behoof of the said society [or branch], and also assign and transfer or deliver all property (including books and papers) belonging to the said society [or branch] in his hands or custody, and that to such person or persons as the said society [or branch], or the trustees thereof shall appoint, according to the rules of the said society [or branch].

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Signature of Cautioner.

E. F. of witness.  
G. H. of witness.

The above bond shall not require a testing clause or subscription clause, and may be wholly printed, or partly written and partly printed.

## Form of Receipt to be endorsed on Mortgage or Further Charge.

In England or Ireland.

The trustees of the \_\_\_\_\_ Society [or the \_\_\_\_\_ branch of the \_\_\_\_\_ Society] hereby acknowledge to have received all moneys intended to be secured by the within [or above] written deed.

Signed \_\_\_\_\_ [Signatures of Trustees.] Trustees.

Countersigned [Signature of Secretary] Secretary.

## THE THIRD SCHEDULE.

Session and Chapter	Title or Short Title	Extent of Repeal
38 & 39 Vict. c. 60	The Friendly Societies Act 1875	The whole Act, except so far as it relates to societies to which section thirty applies and to industrial assurance companies
46 & 47 Vict. c. 47	The Provident Nominations and Small Intestacies Act 1883	So much as relates to registered societies
50 & 51 Vict. c. 56	The Friendly Societies Act 1887	The whole Act, except in section two so much as relates to section thirty of the Friendly Societies Act 1875, and sub-section two of section eight, sub-section four of section nine, and sections twelve and eighteen
51 & 52 Vict. c. 15	The National Debt (Supplemental) Act 1888	Section six
56 & 57 Vict. c. 30	The Friendly Societies Act 1893	The whole Act
58 & 59 Vict. c. 26	The Friendly Societies Act 1895	The whole Act, except sections fifteen and nineteen

## STANNARIES COURT (ABOLITION) ACT 1896.

## An Act for abolishing the Court of the Vice-Warden of the Stannaries.

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1.—(1) On the commencement of this Act, the Court of the Vice-Warden of the Stannaries shall cease to exist except for the purpose of continuing and concluding proceedings pending in that Court at that date, and as from that date all jurisdiction and powers of the said Court and its officers shall, except as aforesaid, be transferred to and vested in such of the County Courts as the Lord Chancellor may by order direct, and be exercised subject to and in accordance with rules of Court for regulating the procedure in County Courts.

(2) Provision may be made by order of the Lord Chancellor:—

(a) for determining by, to, or before what officer, or in what office, may be done anything required to be done by, to, or before any officer or in any office of the said Court of the Vice-Warden;

(b) for transferring to a County Court any proceedings pending in the said Court at the commencement of this Act;

(c) for determining the place of sitting for the exercise of any jurisdiction transferred by this Act;

(d) with respect to the use and disposal of any property which at the commencement of this Act is held for the use of the said Court or of any officer of the said Court, and of any room or building which at that date is appropriated for the use of the said Court or of the Vice-Warden, officers, and suitors thereof; and

(e) with respect to the custody of any records which at that date are under the custody of the said Court.

2.—There shall be paid to the persons who are at the commencement of this Act the Vice-Warden and officers of the Court of the Vice-Warden of the Stannaries such pensions, and on such conditions, and out of such funds (including the funds mentioned in section 29 of the Stannaries Act 1837, and any other funds available for the purpose), as may be fixed by the Treasury with the concurrence of His Royal Highness the Prince of Wales and Duke of Cornwall, regard being had to the date and form of appointment, and salary attached thereto, and to the nature and length of the services of those persons and to the amount and nature of the funds available for their pensions.

3.—References in any unrepealed enactment to mines subject to the jurisdiction of the Court of the Vice-Warden of the Stannaries, or within the cognizance of the said Vice-Warden, shall be construed as applying to mines which would have been subject to the jurisdiction of the said Court if it had not been abolished.

4.—(1) In the event of any dispute arising between:—

(a) any two or more mining companies; or

(b) any mining company and any person having any estate or interest in the mine worked by or leased to that mining company;

a Judge of a County Court exercising the jurisdiction of the Stannaries Court may, on the application of any party to the dispute, order that the matter in dispute be tried before himself or before an arbitrator agreed on by the parties or an officer of the Court, and the Arbitration Act 1889 shall apply to any such reference.

(2) For the purposes of this section the expression "mining company" shall mean any person or body of persons engaged in or formed for working mines within the Stannaries.

5.—The enactments described in the schedule to this Act are hereby repealed to the extent mentioned in the third column of that schedule.

Provided that nothing in this repeal shall affect any proceedings pending in the Court of the Vice-Warden of the Stannaries at the commencement of this Act, or any appeal from the said Court pending at that date.

6.—This Act shall come into operation on the first day of January one thousand eight hundred and ninety-seven.

7.—This Act may be cited as the Stannaries Court (Abolition) Act 1896.

#### SCHEDULE.

##### ENACTMENTS REPEALED.

Session and Chapter	Title or Short Title	Extent of Repeal
16 Chas. 1. c. 15	An Act against diverse Incroachments and Oppressions in the Stannaries Courts	The whole Act
6 & 7 Will. 4. c. 106	The Stannaries Act 1836	The whole Act except sections four, six, and seven
7 & 8 Vict. c. 65	An Act to enable the Council of His Royal Highness Albert Edward, Prince of Wales, to sell and exchange lands and enfranchise copyholds, parcel of the possessions of the Duchy of Cornwall, to purchase other lands, and for other purposes	Section forty
4 & 5 Vict. c. 5	An Act to make further provision for the administration of justice and for improving the practice and proceedings in the Courts of the Stannaries of Cornwall, and for the prevention of frauds by workmen employed in mines within the county of Cornwall	The whole Act
11 & 12 Vict. c. 83	An Act to confirm the Awards of Assessionable Manors Commissioners, and for other purposes relating to the Duchies of Cornwall and Lancaster	Sections seven to eleven, and section thirteen
18 & 19 Vict. c. 32	An Act to amend and extend the jurisdiction of the Stannaries Court	The whole Act, except sections one and thirty-one
25 & 26 Vict. c. 89	The Companies Act 1862	Section eighty-three, from "and the vice-warden" to the end of this section, sections one hundred and eight, and one hundred and sixteen, section one hundred and twenty-four from "Provided" to the end of the section, and section one hundred and seventy-two
32 & 33 Vict. c. 19	The Stannaries Act 1869	Sections twenty-seven to thirty-three, and thirty-eight to forty-four
50 & 51 Vict. c. 43	The Stannaries Act 1887	Sections eight, twenty-eight, thirty, thirty-two, and thirty-three

## JUDICIAL TRUSTEES ACT 1896.

(59 & 60 Vict. c. 35.)

An Act to provide for the appointment of Judicial Trustees and otherwise to amend the Law respecting the Administration of Trusts and the Liability of Trustees.

#### ARRANGEMENT OF SECTIONS.

##### Section.

1. Power of Court on application to appoint judicial trustee.
2. Court to exercise jurisdiction.
3. Jurisdiction of Court in cases of breach of trust.
4. Rules.
5. Definitions.
6. Short title, extent, and commencement of Act.

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1.—(1) Where application is made to the Court by or on behalf of the person creating or intending to create a trust, or by or on behalf of a trustee or beneficiary, the Court may, in its discretion, appoint a person (in this Act called a judicial trustee) to be a trustee of that trust, either jointly with any other person or as sole trustee, and, if sufficient cause is shown, in place of all or any existing trustees.

(2) The administration of the property of a deceased person, whether a testator or intestate, shall be a trust, and the executor or administrator a trustee, within the meaning of this Act.

(3) Any fit and proper person nominated for the purpose in the application may be appointed a judicial trustee, and, in the absence of such nomination, or if the Court is not satisfied of the fitness of a person so nominated, an official of the Court may be appointed, and in any case a judicial trustee shall be subject to the control and supervision of the Court as an officer thereof.

(4) The Court may, either on request or without request, give to a judicial trustee any general or special directions in regard to the trust or the administration thereof.

(5) There may be paid to a judicial trustee out of the trust property such remuneration, not exceeding the prescribed limits, as the Court may assign in each case, subject to any rules under this Act respecting the application of such remuneration where the judicial trustee is an official of the Court, and the remuneration so assigned to any judicial trustee shall, save as the Court may for special reasons otherwise order, cover all his work and personal outlay.

(6) Once in every year the accounts of every trust of which a judicial trustee has been appointed shall be audited, and a report thereon made to the Court by the prescribed persons, and, in any case where the Court shall so direct, an inquiry into the administration by a judicial trustee of any trust, or into any dealing or transaction of a judicial trustee, shall be made in the prescribed manner.

2.—The jurisdiction of the Court under this Act may be exercised by the High Court, and as respects trusts within its jurisdiction by a Palatine Court, and (subject to the prescribed definition of the jurisdiction) by any County Court Judge to whom such jurisdiction may be assigned under this Act.

3.—(1) If it appears to the Court that a trustee, whether appointed under this Act or not, is or may be personally liable for any breach of trust, whether the transaction alleged to be a breach of trust occurred before or after the passing of this Act, but has acted honestly and reasonably, and ought fairly to be excused for the breach of trust and for omitting to obtain the directions of the Court in the matter in which he committed such breach, then the Court may relieve the trustee either wholly or partly from personal liability for the same.

(2) This section shall come into operation at the passing of this Act.

4.—(1) Rules may be made for carrying into effect this Act, and especially—

(1) for requiring judicial trustees, who are not officials of the Court, to give security for the due application of any trust property under their control;

(2) respecting the safety of the trust property, and the custody thereof;

(3) respecting the remuneration of judicial trustees and for fixing and regulating the fees to be taken under this Act so as to cover the expenses of the administration of this Act, and respecting the payment of such remuneration and fees out of the trust property, and, where the judicial trustee is an official of the Court, respecting the application of the remuneration and fees payable to him;

(4) for dispensing with formal proof of facts in proper cases;

(5) for facilitating the discharge by the Court of administrative duties under this Act without judicial proceedings, and otherwise regulating procedure under this Act and making it simple and inexpensive;

(6) for assigning jurisdiction under this Act to County Court Judges and defining such jurisdiction.

- (7) respecting the suspension or removal of any judicial trustee, and the succession of another person to the office of any judicial trustee who may cease to hold office, and the vesting in such person of any trust property:
- (8) respecting the classes of trusts in which officials of the Court are not to be judicial trustees, or are to be so temporarily or conditionally:
- (9) respecting the procedure to be followed where the judicial trustee is executor or administrator:
- (10) for preventing the employment by judicial trustees of other persons at the expense of the trust, except in cases of strict necessity:
- (11) for the filing and auditing of the accounts of any trust of which a judicial trustee has been appointed.
- (2) The rules under this Act may be made by the Lord Chancellor, subject to the consent of the Treasury in matters relating to fees and to salaries and numbers of officers, and to the consent of the authority for making orders under the Solicitors' Remuneration Act 1881 in matters relating to the remuneration of solicitors. The rules shall be laid before Parliament and have the same force as if enacted in this Act, provided that if, within thirty days after such rules have been laid before either House of Parliament during which that House has sat, the House presents to her Majesty an address against such rules or any of them, such rules or the rule specified in the address shall thenceforward be of no effect.
- 5.—In this Act—  
The expression "official of the Court" means the holder of such paid office in or connected with the Court as may be prescribed.  
The expression "prescribed" means prescribed by rules under this Act.
- 6.—(1) This Act may be cited as the Judicial Trustees Act 1896.  
(2) This Act shall not extend to any charity, whether subject to or exempted from the Charitable Trusts Acts 1853 to 1894.  
(3) This Act shall not extend to Scotland or Ireland.  
(4) This Act, except as by this Act otherwise provided, shall come into operation on the first day of May, one thousand eight hundred and ninety-seven.

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the Bills of Sale Office, the Probate Registry, the Legacy and Succession Duty Offices, and the  
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- Members of the Institute of Chartered Accountants in Ireland.
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- \*\* Members of the Queensland Institute of Accountants.
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- || Members of the Victoria Incorporated Institute of Accountants.
- ‡‡ Members of the New Zealand Incorporated Institute of Accountants.
- ° Members of the Institute of Accountants in Natal.
- † Members of the Association of Accountants in Montreal.
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- + Members of the American Association of Public Accountants.
- ≡ Members of the New Orleans Institute of Accountants.
- ∞ Members of the Dutch Institute of Accountants.
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- Δ Members of the Institute of Accountants and Auditors in the South African Republic.
- ♀ Members of the Federal Institute of Accountants, Melbourne.
- ⊕ Members of the National Society of Certified Public Accountants in the United States.
- ⊙ Members of the Pennsylvania Association of Public Accountants.

The following is a list of FIRM NAMES of Accountants in Practice, with the mark of  
Membership of the particular Society of which one, or all, of the Partners may be Members.

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¶ Preston, A E, High st

### Accrington

§ Beckett, Jabez, Boro Accountant, Town Hall

### Alford Lines

§ Allinson, S W, Accountant to Souby, Sons &  
Winch, Llm.

### Altrincham

¶ Coleman, Wm J, Linden avenue, Stockport rd  
Morrison, D, Old Market place

### Ashford Kent

§ Holmes, J E, 1 Somerset rd  
¶ Hyland & Riches, Frank, 19 New Rents

### Ashton-under-Lyne

¶ Fletcher, Holmes & Wainwright, 23 Delamere st  
Moat & Barker, Market place  
¶ Neal, J, Town Hall  
¶ Shaw, Henry, 8 Delamere st  
¶ Smith, John, St Michaels sq  
¶ Trotter, J T, 111 Old St

### Bacup Lancs

¶ Hunter, Gregory & Lord, F, Irwell terrace  
§ Lord, J H, Bank buildings  
§ Pilling, J, 9 Lord st

### Bagshot Surrey

¶ Stubbins, T K

### Bangor N. Wales

¶ Parry, W J, Arvonea chaubers

### Barnsley

¶ Atkinson, G W, 1 Regent st  
§ Carr, W, 27 Regent st  
¶ Gibson, Jas, Regent chambers  
§ Haigh, Isaac, 29 Regent st  
§ Harrison, C, 15 Regent st  
§ Knight, W B, 4 & 6 Regent st  
§ Moulton & Co, C A, 21 Regent st

### Barnstaple Devonshire

¶ Barrett, H, 19 Cross st  
§ Schofield, F L, The Square

### Barrow-in-Furness

§ Gunson, J, Boro Treasurer, Town Hall  
¶ Miller & Co, R F, Ramsden sq  
§ Ormandy, W R, 16 Cornwallis st  
¶ Peat & Co, W B, 125 Ramsden sq  
¶ Vale, W H, 121 Ramsden sq

### Barry S Wales

¶ Taverner, A T, 10 Windsor rd

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¶ Stubbins, T K

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¶ Miller & Co, R F, Ramsden sq  
§ Ormandy, W R, 16 Cornwallis st  
¶ Peat & Co, W B, 125 Ramsden sq  
¶ Vale, W H, 121 Ramsden sq

### Barry S Wales

¶ Tavernier, A T, 10 Windsor rd

**Bath**

- §Bowles, Turpin & Co, 41 Broad st  
 §Cox, G, 4 St James' st (South)  
 §Curtis, G J B, 14 Bladud buildings  
 §Ham, Dennehy & Butcher, Bank chambers, Old Bond st  
 §Huntley, Wm H, 2 Hayesfield, Wells rd  
 §Wall, R C, 11 New King st  
 §Williams, Whitaker & Smith, 20 & 21 Southgate st

**Batley Yorks**

- §Atkinson & Crowther, 1 Rutland rd  
 §Burlinson & Co, Branch avenue

**Beaconsfield Bucks**

- §Mundy, Tom

**Beccles**

- §Blake, Lovewell, Blyburgate st

**Bedford**

- §Ball, H, 1 Duke st  
 §Field, A L, Howard chambers, Mill st

**Bethesda**

- §Parry, W J, Coetmor yard

**Bexley Heath Kent**

- §Dunn, A S "Grosmont," Ethonvi rd

**Birkenhead**

- §Bragger, C L, 20 Olive mount, Tranniere  
 §Hardy, H E, Hunnacott, Storeton rd,  
 §Mawson & Co, J G B, 44 Hamilton sq  
 §Simm, J R, 56 Hamilton sq

**Birmingham**

- §Abbott, Deeley, Hill & Co, Sun chambers, 9 Bennetts hill  
 §Addinsell, W A, 112 Edmund st  
 §Agar, Bates & Co, 110 Edmund st  
 §Arter, J J B, 26 Waterloo st  
 §Attlee & Co, Temple courts, 51 Temple row  
 §Ault, F J, Atken chambers, 1 Cannon st  
 §Bagnall, B T, 112 Colmore row  
 §Baker & Co, Charles, 39 Bennetts hill  
 §Bath & Stewart, 2 Edmund st  
 §Batson, C R T, 57 Colmore row  
 §Bayfield & Bayfield, 95 Colmore row  
 §Beech, Geo, 37 Temple st  
 §Bibby, J E, 1 Temple row west  
 §Blackham, W G & J W, Court chambers, 180 Corporation st  
 §Bridgwater, T, Clarence chrs, 39 Corporation st  
 §Bridgwater & Scurrell, W F, Union chambers, 63 Temple row  
 §Brothers, W H, Victoria chrs, Newton st  
 §Brown, J W B, Prudential bldgs, Corporation st  
 §Buller, W, Clarendon chrs, 1 Waterloo st  
 §Bunkle, W L, Queen's chhrs, 88 Colmore row  
 §Caldicott, Hill & Harrison, 10 Newhall st  
 §Carr & Lockett, County chambers, Corporation st  
 §Carter, Carter & Martineau, 33 Waterloo st  
 §Carter, Ed, 33 Waterloo st  
 §Chapman, John, 40 Bennetts hill  
 §Charlton & Long, 5 Waterloo st  
 §Corfield & Cripwell, Exchange chambers, New st  
 §Cotterell, C W, 57 Colmore row  
 §Cotterell, F J, City chhrs, Broad st corner  
 §Cox, F S, Gibb st, Deriend  
 §Creke, Harcourt & Co, Frank, Athenæum chrs, Temple row  
 §Davies, G, Grosvenor bldgs, Steelhouse lane  
 §Davies, Meredith & Co, F, Prudential bldgs, Corporation st

**BIRMINGHAM—(continued)**

- §Davies, W R, 12 & 13 Union chrs, Temple row  
 §Davis, K R, Birmingham Small Arms Co, Lim, Small Heath  
 §Dixon & Russell, 36 Paradise st  
 §Duffield & Smith, 16 Temple st  
 §Eagles & Prime, 119 Colmore row  
 §Eagleton & Floyd, 48 Cherry st  
 §Edwards, J F, 23 Temple row  
 §Edwards, J J, Town Hall chrs, 86 New st  
 §Edwards & Smith, Allen, 90 New st  
 §Evans & Bennett, Educational chhrs, 90 New st  
 §Felton & Walker, 1 Waterloo st  
 §Filose-Spencer, B S F, Exchange chambers, New st  
 §Fisher, Randle & Fisher, 4 Waterloo st  
 §Flint & Thompson, Union chambers, 63 Temple row  
 §Floyd & Jackson, W G, New Eldon chrs, 48 Cherry st  
 §Forrest & Son, 32 Union st  
 §Fowkes & Co, Temple courts, Temple row  
 §Fowler, Wright, 39 Corporation st  
 §Francis, A, 26 Corporation st  
 §Gibson & Ashford, 39 Waterloo st  
 §Gill, P J, 75 Jamaica row  
 §Gough, T H, Arcade chambers, Corporation st  
 §Griffiths & Winn, Royal chhrs, 23 Temple row  
 §Hands & Baylis, 88 Colmore row  
 §Hankins, J A, 121 Colmore row  
 §Harrison, Barratt, West & Co, 22 Waterloo st  
 §Haswell, G F H, 7 Waterloo st  
 §Hawnt, F M, Temple courts, Temple row  
 §Heathcote & Coleman, 13 Temple st  
 §Hickman, A E, 46 Cherry st  
 §Hill, T J, 26 Waterloo st  
 §Hinks & Cranmore Taylor, J W, 3 Temple row west  
 §Hodgkinson, Tolley & Co, 95 Colmore row  
 §Hosell, S H, Hatherton chambers, Old sq  
 §Howard, Button & Brettell, 39 Newhall st  
 §Howard Heaton & Smith, 46 Cherry st  
 §Howard Smith, Slcombe & Co, Bank chambers, 14 Waterloo st  
 §Ibberson, W A, Westleigh, Orchard road, Erdington  
 §Impey & Co, F, 37 Newhall st  
 §Impey, Cudworth & Lakin-Smith, 26 Waterloo st  
 §Impey & Findlay, Frank, 41 Temple st  
 §Jacobs & Hill, 79 Colmore row  
 §Kerr, E T, 119 Colmore row  
 §Kerr, J Duffie, 5 Waterloo st  
 §Kershaw & Co, W J, 34 Waterloo st  
 §Keys & Taylor, Clement, Athenæum chambers, 71 Temple row  
 §Kimberley, Morrison & Co, Temple courts, Temple row  
 §King-Patten, Palk & Co, 105 Colmore row  
 §Lamplugh, F H, 86 Colmore row  
 §Lancaster, Hackett & Co, A R, Athenæum chambers, Temple row  
 §Lane, W R, 38 Waterloo st  
 §Lapsley, Wm J, Northfield  
 §Leigh Elkington, Neal & Co, 29 Newhall st  
 §Lewis & Bloomer, J, 33 Paradise st  
 §Lewis & Co, John, 7 Waterloo st  
 §Mackintosh & Ridsdale, Imperial chambers B, Colmore row  
 §Maxwell, W H, Corporation st & 419 Moseley rd  
 §Mayo, Powell & Co, 15 Newhall st  
 §Muras, R, Whitehall chambers, Colmore row  
 §Murray, F T, 23 Temple row  
 §Newrey, W Lewis, 39 Temple row  
 §Owen & Chapman, Whitehall chambers, 23 Colmore row  
 §Patrick, C W, 153 Corporation st  
 §Pepper & Rudland, H A, 14 Temple st  
 §Poppleton & Appleby, 26 Corporation st

**BIRMINGHAM—(continued)**

- §Poulton, A D, 16 Cambridge st  
 §Prime, H J G, 119 Colmore row  
 §Pritchard & Co, J E, 71 Colmore row  
 §Rawlins, T L, 16 Bennetts hill  
 §Ray, C J L, 508 New st  
 §Rhodes & Co, J, Council chrs, 109 Colmore row  
 §Rogers, John Henry, 128 Colmore row  
 §Rubery & Co, J Evans, 17 Newhall st  
 §Ryder & Robinson, T, Grosvenor chambers, Corporation st  
 §Scattergood & Co, T B, Carlton chambers, 35 Paradise st  
 §Sharp, Parsons & Co, 120 Colmore row  
 §Sharp, Sparshott & Co, 71 Colmore row  
 §Shepherd, T L, British Workmen's & General Assurance Co, Broad st corner  
 §Short, Arthur, City chambers, 82a New st  
 §Short, Wm & W Dudley, Imperial chambers B, Colmore row  
 §Simpson, Rubery & Aston, 17 Newhall st  
 §Simpson, Thomas, 40 Waterloo st  
 §Smedley & Co, 7 Newhall st  
 §Smith, C C, & Richards, Cobden chambers, Corporation st  
 §Spittle, J Albert, 76 Birchfield rd, Birchfield  
 §Squires, J, Norwich Union chambers, 21 Bennetts hill  
 §Taylor, Frank, 39 Newhall st  
 §Thomas, W, 88 Colmore row  
 §Thwaite, A N, 112 Colmore row  
 §Townley, R, 118 Colmore row  
 §Trow & Trow, Newton chrs, Cannon st  
 §Type, C P, 32 Newhall st  
 §Vale, W P, 35 Temple st  
 §Walker, Phillips West, 24 Waterloo st  
 §Ward & Co, J E, 18 New st  
 §Wareing, Robert, 15 Noel rd, Edgbaston  
 §Wenham Brothers & Co, 37 Waterloo st  
 §Whitehill & Whitehill, 71 Temple row  
 §Williams & Co, A J, 77 Colmore row  
 §Williams, T O, & Payne, 20 Cannon st  
 §Wood, A W, 3 Newhall st  
 §Wood, M Arnold, Whitehall chrs, Colmore row  
 §Woodward & Adams, 95 Colmore row  
 §Woollett, C, 174 Corporation st  
 §Wright, S F, 39 Corporation st

**Birstall Yorks**

- §Beaumont & Co, Huddersfield rd

**Blackburn**

- §Bailey, J H, Borough Treasurer, Town Hall  
 §Bullough, E J, 1 Richmond terrace  
 §Edge, H, 29 Victoria st  
 §Haworth, J, 15 Richmond terrace  
 §Heppard, W, Richmond chambers  
 §Ibbotson & Co, John, 3 King st  
 §Johnston, P H, 31 Azalea rd  
 §Lonsdale & Son, W, 18 Richmond terrace  
 §Siddle, Thos, Enam wharves, and 17 Duke terrace, New Bank rd  
 §Waterworth, T, 68 Victoria st  
 §Whalley & Smith, 5 Exchange st

**Blackhill Durham**

- §Nicholson, J M, Park rd

**Blackpool**

- §Blane & Riding, 9 Central beach  
 §Bowman & Grimshaw, 4 Clifton chrs, West st  
 §Dixon, R, 28 Buchanan st  
 §Fynney, A F, 91 Church st  
 §Heyes, M, Boro Treasurer, Town Hall  
 §Huddleston, J R, Empire chambers, Church st  
 §Robinson, J H, Talbot chambers, Talbot sq  
 §Smethurst, J S, Mayfield avenue, South shore  
 §Todd, J, 18 Birley st  
 §Walker, James, Old Bank chambers, Talbot sq

**Blyth Northumberland \***

- §Bateley, B W, Central buildings, Waterloo

**Bolton**

- §Bentley, J J, 22 Acresfield  
 §Brockbank, G A, 2 Fold st  
 §Clarke, C C, 23 Acresfield  
 §Fearnhead, J, 19 Acresfield  
 §Ferguson & Cooper, 12 Bowker's row  
 §Greenhalgh, L, 2 Fold st  
 §Greenhalgh, S, 20 Acresfield  
 §Harper & Pilling, 20 Nelson sq  
 §Healy, G J, 18 Acresfield  
 §Hilton, A, 18 Acresfield  
 §Horrocks, Samuel, 5 Fold st  
 §Horrocks, S H, 20 Chancery lane  
 §Kevan, P & J, 12 Acresfield  
 §Marsh, F S, 8 Bowker's row  
 §Mather & Kay, 10 Acresfield  
 §Newton & Son, J, 23 Silverwell st  
 §Sidebottom, J, Bradford bldgs, Mawdsley st  
 §Swainson, G, Boro Treasurer  
 §Vose, J R, 11 Chancery lane  
 §Walmsley & Co, 39 Mawdsley st  
 §Yates & Scampton, 4 & 6 Wood st

**Bootle Lancs**

- §Blundell, H J, 219 Marsh lane & 80 Merton rd  
 §Hughes, W E, 231 Stanley rd  
 §Milne, G, Borough Accountant, Town Hall

**Boston Lincs**

- §Hodgson, Harris & Co, 7 South end  
 §Holloway, A W, 21 High st  
 §Lucas, C, 4 & 6 West st

**Bournemouth**

- §Bicker & Pettitt, Wilts & Dorset Bank chhrs  
 §Cridland & Co, Observer chambers  
 §Hibberd, Bull & Co, Albert chambers  
 §Hounsell & Co, F A K, Town hall chambers  
 §Stacey, Geo, 5 Wootton gardens  
 §Wheatley, F G, 1 Cumnor terrace

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- §Armitage & Norton, Tanfield bldgs, Hustlergate  
 §Best & Turner, 223-5 Swan arcade  
 §Blackburn, H W & J, Commercial Bank bldgs  
 §Bolton, J, Osborne bldgs, 91 Kirkgate  
 §Butterfield & Hartman, City chhrs, 2 Darley st  
 §Chesney's Sons, P K, 32 Market st  
 §Claridge & Child, Lond & Midld Bank chhrs  
 §Market st  
 §Colefax, J S, 2 Aldermanbury  
 §Duff & Witham, J, 2 Mann's ct, Kirkgate  
 §Gardner, Bealand & King, Tanfield buildings, 35 Hustlergate  
 §Gilyard, A, 5 Parkinson's chambers, Market st  
 §Glossop, Craven & Tebbs, Beckett's Bank chambers, Cheapside  
 §Gray, W M, District Bank chrs, Market st  
 §Heselson & Son, J A, 9 Market st  
 §Holmes, T W, Dale st chambers, Kirkgate  
 §Howard & Maisey, 16 Piccadilly  
 §Lee & Sons, Joseph, 9 Market st  
 §Middlesbrook & Croft, 35 Hustlergate  
 §Musgrave, B & E, Craven Bank chambers  
 §Rawlinson & Mitchell, Tanfield chambers, Market st  
 §Reynolds, J W, Bank st, & Kirkgate chambers  
 §Richardson, G H, 23 Wood view, Manningham  
 §Rushworth, Thos, 15 Kirkgate  
 §Sewell, P R, On Anne chhrs, Sun Bridge rd  
 §Taylor & Co, J D, 2 Piccadilly  
 §Thorpe, Geo A, City Treasurer, Town Hall  
 §Thyne, R C, Secretary, Bradford Dyers Association, Lim  
 §Town, R, 55 Tyrril st

## BRADFORD—(continued)

- ¶Whitworth, G F, 15 Bridge st  
 ¶Wood, C W, 48 Sun Bridge rd  
 ¶Wright, J C, Market st chambers

## Bridgend

- ¶Powell & Cooke, Snow hill chambers, Adaire st

## Bridlington Yorks

- ¶Hale, Alton & Co  
 ¶Webb, C, 15 Manor st

## Bridport

- ¶Reynolds, S A, Downes st

## Brierley Hill Staffs

- ¶Gough, T H  
 ¶Morris, W J, Avon house

## Brightlingsea Essex

- ¶Atkins, Ellis Charles, Trinity House, Queen st

## Brighton

- ¶Ald, C F, 45 Rugby rd, Preston Park  
 ¶Arnott, F T, 7 Prince Albert st  
 ¶Baldwin, E C, 27 Temple st  
 ¶Bardwell, Thomas, 10 Warleigh rd  
 ¶Clark, F G, P.O. chambers, 56 Ship st  
 ¶Foskett, J, 30 Norfolk rd  
 ¶Fraser, J, Khosauab, Hove Prk, West Brighton  
 ¶Hilton, F, 4 Pavilion buildings  
 ¶Kemp, J H, 52 Compton avenue  
 ¶Norrish, C R, Town Hall  
 ¶Stevens, H M, Boro Accountant, Town Hall  
 ¶Ward & Wilding, 17 North st

## Bristol

- ¶Ackland & Co, F J, 22 Clare st  
 ¶Alexander, H W, Cardwell chambers, Marsh st  
 ¶Alexander, Daniel & Co, Bank chmbrs, Corn st  
 ¶Anstey, Littleton & Co, Henry, 1 Stephen st  
 ¶Baber, Fredk Wm, 5 Exchange bldgs, Corn st  
 ¶Collins, E T, 39 Broad st  
 ¶Cozens, James, Carlton chambers, Baldwin st  
 ¶Crompton, J, 51 Prince st  
 ¶Curtis, Jenkins & Co, Exchange buildings  
 ¶Denning & Co, Shannon court, Corn st  
 ¶Dibbins, E H, 40 Broad st  
 ¶Foster, J H C, 13 Clare st  
 ¶Frank, Sinclair & Co, Shannon court, Corn st  
 ¶Gardiner, C, 14 John st  
 ¶Grace, James & Henry, 24 Clare st  
 ¶Grigg, W H, 2 Queen Anne bldgs, Baldwin st  
 ¶Grimes, W, 2 Narrow Wind st  
 ¶Hale, J M, Bridge gate  
 ¶Ham, Dennehy & Butcher, Albion chambers  
 ¶Hare, S, 3 Mary-le-Port st, High st end  
 ¶Haydon & Haydon, Brooklyn chambers  
 ¶Hill, H G, Carlton chambers, Baldwin st  
 ¶Hudson Smith, Briggs & Co, Exchange  
 ¶Hunt, W M, 2 Queen Anne bldgs, Baldwin st  
 ¶Jeffries, A G W, Small street court  
 ¶Johnson, T G, 30 Broad st  
 ¶Joyce, S, 23 Bridge st  
 ¶Lawrence, W V, 29 Clare st  
 ¶Littleton, W, 23 Broad st  
 ¶Malpas, H, 23 Nicholas st  
 ¶Marquis, R H G, St Stephen's chambers  
 ¶Milne & Co, J, 2 Queen Anne bldgs, Baldwin st  
 ¶Owen, David & Co, 13 Clare st  
 ¶Palmer & Co, A C, 7 Brighton chambers, St Stephen's avenue  
 ¶Panes, G, 48 Corn st  
 ¶Pitt, J S, 15 St John st  
 ¶Richards, E J, Albion chambers, Small st  
 ¶Ricketts, S J, 25 Bridge st  
 ¶Selfe, Ball, Smith & Co, 9 Clare st  
 ¶Sharp, T F, Cardwell chambers, Marsh st  
 ¶Tribe, Clarke & Co, Albion chambers

## BRISTOL—(continued)

- ¶Triggs, P, Whitson chambers, Nicholas st  
 ¶Ware, Hellyer & Co, Shannon court  
 ¶Watling & Ashmead, 40 Broad st  
 ¶Wood Tricks & Co, F, Wellington chambers, Bridge st

## Bromley Kent

- ¶Amos, H W, 22 Cambridge rd

## Bromsgrove

- ¶Levens, Philip, 131 High st  
 ¶Roper, Thos, 92 High st

## Burnley

- ¶Proctor & Proctor, 3 Grimshaw st  
 ¶Rawlinson & Hargreaves, 7 Grimshaw st  
 ¶Watson, R, 12 Hargreaves st

## Burton-on-Trent

- ¶Coxon, A, 114 Station st  
 ¶Madeley, Fred, 163 High st

## Bury Lancs

- ¶Barnes, J R, Limefield  
 ¶Hamer, S W, 5 & 6 Derby chmbrs, 6 Fleet st  
 ¶Merchant & Son, C M, Savings Bank bldgs  
 ¶Moore, J, 11 Bolton st  
 ¶Margaritoyd, Shuttleworth & Haworth, Silver st  
 ¶Nabb, W, Old Market place  
 ¶Pilling & Co, Stanley buildings  
 ¶Scholes, C R, Stanley bldgs, Silver st  
 ¶Taylor, R S, Peel chambers  
 ¶Webb, Thos, 6 Bank st

## Bury St. Edmunds

- ¶Wakefield, J H, Town Hall

## Buxton

- ¶Smith, F Cowley, Market place  
 ¶Williamson & White, 3 The Quadrant

## Camborne Cornwall

- ¶Reeve, Wm J, Fore st

## Cambridge

- ¶Charlton, C F, 7 Alexandra st, Petty Cury  
 ¶Chater & Sons, J, 5 Alexandra st  
 ¶Inglis, J A, Guildhall  
 ¶Peters, R & E, 7 Downing st

## Cardiff

- ¶Akenhead, A, 2 Bank buildings, St Mary st  
 ¶Bailey, Giller & Telfer, 24 Duke st  
 ¶Bennett, Wm J, 6 Guilford st  
 ¶Berkeley, C M, 28 Park Hotel buildings, Park place  
 ¶Buston, Wm, 5 Queen st  
 ¶Clarke & Dovey, W C, 31 Queen st  
 ¶Coleman, Oswald, 2 Frederick st  
 ¶Cozens, J, 111 Exchange Docks  
 ¶Cuvillie, O B, 2 Stuart st, Bute Docks  
 ¶David & Co, J J, 16 St John's chambers  
 ¶Dyson, Wright & Co, J F, 11 Duke st  
 ¶Goss & Co, H J, Exchange buildings  
 ¶Gunn, J E, Westgate chambers, Westgate st  
 ¶Harrison, Barratt, West & Co, Old Bank chmbrs, High st  
 ¶Jenkins, Thos, 22 Edward terrace, Queen st  
 ¶Jenkins & Jones, Cambrian chambers, 10 Westgate st  
 ¶Leysdon, R, 72 Mount Stuart sq, Bute Docks  
 ¶March, R H, 19 Mount Stuart sq & 97 St Mary st  
 ¶McDonald, W, 21 High st  
 ¶Metcalfe, John, 17 Bank buildings, St Mary st  
 ¶Parker, F E, 28 St Mary st  
 ¶Phillips, W, 108 St Mary st

## CARDIFF—(continued)

- ¶Powell & Co, Borough chambers, St Mary st  
 ¶Price, Wentworth H, 21 High st  
 ¶Raynham, H J, Merchants Exchange Docks  
 ¶Roach, J M, Rotunda buildings  
 ¶Roberts & Sons, David, Caledonian chambers, St Mary st, & 4 Dock chambers, Bute Docks  
 ¶Saunders, J T, 29 St Mary st  
 ¶Shepherd, D, 1 Frederick st  
 ¶Slade & Co, Crawford W, 100 Bute st  
 ¶Sweeting, H E, 13 Duke st  
 ¶Thomas, A H, Victoria chambers, 18 Queen st  
 ¶Walters, W J, 48 Conway rd  
 ¶Waters, Charles H, Cory's corner, Bute Docks  
 ¶Whitehill & Whitehill, 11 High st  
 ¶Williams, Whitaker & Smith, A J, Western Mail buildings, St Mary st  
 ¶Williams, J W, Clive chambers, Windsor place

## Carlisle

- ¶Graham, John, City Treasurer, Town Hall  
 ¶Graham & Co, W A, 15 Lowther st  
 ¶Saint & Co, J Jackson, 39 Lowther st  
 ¶Watson & Son, James, 24 Devonshire buildings, Devonshire st

## Carnarvon

- ¶Jones, David H, Borough Accountant  
 ¶Williams, W J, 7 Market st

## Chatham

- ¶Minton, Robertson & Co, 22 High st  
 ¶Pepper, G, Pier chambers, High st

## Chelmsford

- ¶Luckin & Sheldrake, Bank chambers  
 ¶Owers, F H, County offices, Duke st  
 ¶Polley, David A, 20 Duke st

## Cheltenham Glos

- ¶Minett, R, Borough Accountant, Municipal Offices  
 ¶Williams & Payne, T O, 34 Essex place

## Chepstow

- ¶Jolliffe, F, 7 High st

## Cheshunt Herts

- ¶Bridgman & Son

## Chester

- ¶Beckett, Fred J, City Accountant, Town Hall  
 ¶Conway, Walter, 8 & 10 Old Bank buildings, Eastgate  
 ¶Coppack, Chas, St Werburgh chambers  
 ¶Crane, H E, Town Hall  
 ¶Edwards, C H, 7 Eastgate row (North)  
 ¶Haswell, C G, 84 Foregate st  
 ¶Haswell Bros, St John's chambers, Love st  
 ¶Humphreys, E Noel, 9 & 11 Old Bank buildings, Eastgate  
 ¶Price, H J, 26 Newgate st  
 ¶Pye, F A, Cuppin st  
 ¶Small, H, Westminster buildings, Newgate st  
 ¶Wakefield, Enock & Jackson, 16 Corn Exchange chambers  
 ¶Walsley, Jones & Co, 29 Eastgate Row (North)  
 ¶Williams, J, Chester Castle

## Chesterfield

- ¶Broomehead & Son, Geo, 8 Market Hall chmbrs  
 ¶Carlisle, C E, 2 New sq  
 ¶Mitchell & Son, E, 11 Gluman gate  
 ¶Short, S E, 31 Gluman gate  
 ¶Short & Co, Septimus, 19 Saltergate

## Chorley Lancs

- ¶Fearnhead, J, 26 High st  
 ¶King, G F, 36 Chapel st  
 ¶King, J, 36 Chapel st

## Cleckheaton Yorks

- ¶Leather & Véale, Lark hill

## Clifton Glos

- ¶Marquis, R H G, 1 Victoria st

## Colchester

- ¶Bryan, J G, Trinity chambers, Culver st and 57 Castle rd  
 ¶Short & Compton, Church st (North)

## Colne Lancs

- ¶Stansfield, John, 2A Albert rd

## Colwyn Bay Carnarvon

- ¶Pugh, A G

## Congleton Cheshire

- ¶Ibeson & Briggs, Moody st

## Coventry

- ¶Asquith, J O, 26 Trinity churchyard  
 ¶Dallern, T M, Economic chmbrs, Little Park st  
 ¶Peterson & Son, E T, 17 Hertford st  
 ¶Suffolk, H, 81 & 82 West Orchard  
 ¶White, R, Derby chmbrs, Derby lane

## Cradley Heath Staffs

- ¶Mason, A E  
 ¶Moberley, H T, High st

## Crawley Sussex

- ¶Allen, W H, Perryfields

## Crewe

- ¶Gibson, T E, 46 High st  
 ¶Gibson, W W, 46 High st

## Crowle Lincs

- ¶Brock, A H

## Croydon

- ¶Bagster, J, Bank buildings  
 ¶Brown, Frank, Bank buildings, 1 High st  
 ¶Clayton, C, South end  
 ¶Gunner, Wm, Boro Accountant, Town Hall, Katherine st  
 ¶Morris, Grant & Co, 103 George st

## Darlaston Staffs

- ¶Hatchett, H, South Staffordshire Tramways Co

## Darlington Durham

- ¶Airey, J, Commercial chambers, 97 Pensbury st  
 ¶Hall, J T, Union buildings, 18 Northgate  
 ¶Harding, W, Crown street chambers  
 ¶Laidler, R F, 10 Houndgate

## Darwen

- ¶Ellison, J H, Boro Treasurer, Municipal bldgs  
 ¶Hindle, T, District chambers

## Deal

- ¶Hammond, John Reynolds, 23 Queen st

## Derby

- ¶Bagshaw, F, College place  
 ¶Basford, F T, 36 Victoria st  
 ¶Butterworth, W H, 3 St Mary's gate  
 ¶Cooper, W, Becket st  
 ¶Foster, William, Bank chambers, Albert st



**DERBY—(continued)**

§Hall, S, 13 Curzon st  
 §Harrison, T H, 18 Wardwick  
 §Hart & Sibbald, W, 4 St Peter's st  
 §Kidd, G B, Shareholders' audit office, M'dand Ry  
 §Nutt & Son, 3 Market place  
 §Richardson, J H, Commercial Bank chambers  
 §Saunders, W, 67 Wilson st  
 §Timms & Walker, J, 14 Full st  
 §Watson, Sowter & Co, 25 Iron gate  
 §Wilshire, L W, 24 The Strand  
 §Wright, Amos, Corn Exchange

**Devizes**

§Foster, J H C, 31 Long st and 18 St John st  
 §Owen & Co, David, Bank chambers  
 §Thorp, W E F, 14 High st

**Devonport**

Thomas, C B C, 55 S. Aubyn st

**Dewsbury**

§Armitage & Norton  
 §Beaumont, E A, Grove st  
 §Broadhead, T, Bond st  
 §Croft, Jos, Market place  
 §Dawson, W, West Riding Union Bank chrs  
 §Hutchinson, J, Boro Accountant, Town Hall

**Doncaster**

§Brock, A H, Bank chambers, Scot lane  
 §Clarke, F J, Oriental chambers, Station rd  
 §Culpin, H, 36 Nether Hall rd  
 §Newsum, Edward, 14 Priory place  
 §Townend & Glover, 6 Priory place  
 §Wright, S Hawkes, Magdalen chambers, 39 Market place

**Dorchester**

§Pearce, T A, 47A South st

**Douglas Isle of Man**

§Blair, J, Athol st  
 §Bridson, M M, 22 Athol st  
 §Cowan, H, Ridgeway chambers  
 §Kerruish & Son, John, 21 Athol st  
 §Walker & Co, W H, 30 Athol st  
 §Young, W E, 26 Athol st

**Dover**

§Worsfold & Hayward, E M, Market square

**Dudley**

§Brown, P J W, 6 Priory st  
 §Eagleton, Saml P, 27 New st  
 §Gough, T H, 267 Castle st  
 §Hill, T J, Cowney hull  
 §Mason, A E, St Paul's chambers, 4 Priory st  
 §Mobberley, H T, 263 Castle st  
 §Shedden & Son, 2 Priory st

**Durham**

§Bailey, R, 38 Sunderland rd, Giles gate  
 §Green, T G, County Accountant's office  
 §Martin, Edwin Charles, 37 Sadler st  
 §Squance, H, Shire hall  
 §Staton, J, 20 Old Elvet

**Eastbourne**

§Allcock, John, Borough Accountant, Town Hall  
 §Brown, Frank, 122 Terminus rd

**Eccles near Manchester**

§Maybury, C W, 141 Church st  
 §Trotter & Co, J Townley, Higher Albert st

**Egremont via Liverpool**

§Burnley, J J, Accountant to Wallasey Urban District Council  
 Burrows, G A, 112 King st  
 §Fidler, I M, 91 Main st

**Ellesmere Port Cheshire**

§Fleming, A, Whitby

**Epping Essex**

§Marsh, R H, Ingleside

**Exeter**

§Andrew, Thomas, 13 Bedford circus  
 §Dunsford, M J, 15 Bedford circus  
 §Martin, Thomas, 16 Bedford circus  
 §Southcott & Honey, 23 Catherine st

**Faversham Kent**

§Dunn, R S, 15 East st

**Felton Northumberland**

§Brewis, E, Acton Hall

**Fillongley near Coventry**

§Blackham, Jas

**Fleetwood Lancs**

§Bee, T, 3 St Peter's place  
 §Bowman & Grimshaw, 6 Albert sq

**Folkestone**

§Barton, H H, 62 Sandgate rd & 17 Guildhall st  
 §Blinkhorn & Palmer, Ed, 18 Guildhall st  
 §Hyland & Riches, Frank, 19 Rendezvous st

**Framlingham Suffolk**

§Read & Son, C H

**Gainsborough**

§Middleton, S, 9 Church st

**Gateshead-on-Tyne**

§Bolan, G, 12 West st  
 §Humble, C, 12 West st

**Glastonbury Somerset**

§Bishop, Jno, 17 and 111 High st

**Glossop Derbyshire**

§Bowden, T S, Town Hall  
 §Hollingbery, J K, Howard chmbrs, Howard st

**Gloucester**

§Chambers & Son, J, 82A Barton st, Eastgate  
 §Clutterbuck, A B, City Accountant, Guildhall  
 §Smith, F W, New inn chambers, King st

**Goole**

§Carlill, J A, 33 Aire st  
 §Hopley, R, 6 Church st  
 §Townend & Glover, Carlisle chmbrs, Carlisle st

**Grantham Lincs**

§Atkin, F

**Gravesend**

§Henry, A  
 §Hodgson, S, 9 Milton rd  
 §King & Son, J, Town Hall

**Great Grimsby**

§Dawson, Walter M, 25 Wellow gate  
 §Hodgson, Harris & Co, Lincoln chambers, Osborne st  
 §Parkin, T C, 1 Riby sq  
 §Pickering, Peasegood & Judge, 17 Osborne st  
 §Rowe, J W C, 60 Welholme rd east

**Great Malvern**

§Walker & Weller, 3 Edith walk

**Great Yarmouth**

§Blake, Lovewell, Hall quay chambers  
 §Williment, Jas, 31 Regent st

**Guildford Surrey**

§Drury & Thurgood, Town Hall chambers

**Halifax**

§Duff & Whitham, Jas, Barum house, Harrison road  
 §Highley & Son, Albany chmrs, Commercial st  
 §Learoyd & Son, Lancashire & Yorkshire Bank chambers, Commercial st  
 §Mitchell & Couldwell, 8 Wards end  
 §North, George, 1 Crown st chambers, Crown st  
 §Skinner & Gray, 9 Fountain st  
 §Spenser, N B, 1 Harrison road  
 §Taylor & Co, J D, Town hall buildings

**Hanley Staffs**

§Bates, A, 20 Pall mall  
 §Bourner, Bullock & Co, Albion st  
 §Broderick, Brooks & Co, 2 Cheapside  
 §Hammersley, E J, 10 Pall Mall  
 §Hayes, T W, 24 Cheapside  
 §Ibeson, Figgins & Vallancey, 12 Cheapside  
 §Turner, G S, 2 Cheapside  
 §Wayte, Alex, 31 Albion st

**Harrogate**

§Lowrey & Day, C  
 §Munro, R D, Springbank

**Haslingden**

§Pilling, John, 1 Townsend st

**Hastings**

§Hyland & Riches, Frank, 212 Queen's road  
 §Pomfret & Co, 26c Havelock st  
 §Saker, Davis & Fox, 37 Havelock rd  
 §Thorpe, F H, Town Hall

**Hebden Bridge Yorks**

§Crabtree & Son, R, St George's chambers

**Heckmondwike Yorks**

§Beaumont & Co, Eureka bldgs, Beck lane

**Hereford**

§Lewis, T, City Accountant, Mansion House  
 §Meats, T W, 51 Commercial st

**Hertford**

§Carter, T S, Boro Treasurer, Mill bridge

**Hitchin Herts**

§Grace, W

**Hoddesdon Herts**

§Bridgman & Son, High st

**Holyhead**

§Davies, G W,

**Horwich near Bolton**

§Livesey, Samuel, 5 Winter Hey lane

**Hove Sussex**

§Baldwin, E C, 104 Church rd  
 §Mortlock, F J, Lansdowne house, York rd

**Huddersfield**

§Armitage & Norton, 23 John William st  
 §Avison, O, 7 King's Head buildings  
 §Beaumont, E A, 28 Queen st  
 §Dymock, T F, 23 John William st

**HUDDERSFIELD—(continued)**

§Dyson, Wright & Co, J F, 7 New st  
 §Lockwood, F, Market place chmbrs, New st  
 §Moon, C E, Deputy Borough Accountant, Town Hall  
 §Netherwood & Lee, Nelson chambers, 1 Cloth Hall st  
 §Poppleton, Appleby & Ward, Royal chambers, St George's sq  
 §Revell, A, 55 New st  
 §Sharp, J, Guildhall chambers, Queen st  
 §Sharpe & Sharpe, Market place chambers  
 §Wheatwill, Son & Co, 1 Imperial arcade, New st

**Hull**

§Brown, Rd, Town Hall  
 §Butterell, J D, Imperial chambers, Bowalley la  
 §Carlill, J Albert, Land of Green Ginger  
 §Carlill & Burkinshaw, J G, 2 Parliament st  
 §Charter, C, 4 Bond st  
 §Crake, J, 3 Parliament st  
 §Ferguson, G S Y, York Union Banking Co  
 §Gale, Geo A, Royal Insurance bldgs, Bowalley lane  
 §Gregson, J, Exchange buildings and Bowalley lane  
 §Gresham, W F, Bowalley lane  
 §Hay, J, Gough chambers, 14 Savile st  
 §Hodgson, Harris & Co, 16 Parliament st  
 §Judge, T Fawley, Parliament chambers, Quay st  
 §Locking & Scott, W R, Cogan house, Bowalley la  
 §Lofthouse, W, Yorkshire Insrnce bldgs, Lowgate  
 §Milner, Thos G, Town Hall  
 §Pickering, Peasegood & Judge, 8 & 21 Parliament st  
 §Scott, J H, Victoria chambers, Bowalley lane  
 §Shaw, E W, 22 Silver st  
 §Smalles, W, Union Bank chrs, Trinity House la  
 §Tate, A, Town Hall  
 §Tempest, J W, Prussian chrs, Posterngate  
 §Walker, John Edward, 12 Bowalley lane

**Hurstpierpoint Sussex**

§Blundell, J W, Little park

**Hyde**

§Chadwick, A, 2 Norfolk st  
 §Chadwick, Wm, 10 Market place  
 §Jenkins, E S, Town Hall  
 §Morton, Wm, 31 Water st

**Ilford Essex**

§Robb, S H, 10 Haulnault rd

**Ilkeston Derbyshire**

§Lissett, T N, Boro Accountant, Town Hall

**Ilkley Yorks**

§Rawstrone, J H, Wood Rydding

**Ipswich**

§Ensor, I L, 17 Museum st  
 §Hennings, J, 28 Museum st  
 §Mayhew, T E, Thorougfare, Cornhill  
 §Pearce, A, Post Office chambers, Princes st  
 §Titchmarsh, J F, 17 Museum st  
 §Waters & Son, 2 & 4 Princes st

**Keighley Yorks**

§Bottomley, A, 14 Cooke st  
 §Butterfield, Hartman & Bradley, Devonshire chambers, 70 North st  
 §Lister, A, Borough Treasurer, Municipal offices  
 §Robertshaw, Wm, 1 Burlington chambers, North st  
 §Sugden, B, Scott st  
 §Whitley, J, & Son, Temple bldgs

**Kendal Westmoreland**

†De Rome & Son, M, 21 Stramongate  
 †Thompson, T, 8 Lowther st

**Kettering Northamptonshire**

†Cattell & Favell, Bank chambers, High st  
 †Roberts & Baker, High st  
 †Wharton, J, George st

**Kidderminster**

†Chambers & Son, J, Savings Bank House  
 †Hodgkinson, Tolley & Co, Metropolitan Bank chambers

**Kingston-upon-Hull**

†Gregson, Joseph

**Kingswood near Bristol**

†Watling & Ashmead

**Kirkburton**

†Sharp, J

**Kirkham Lancs**

†Hall, John, 31 Dyer st and 40 Poulton st

**Kirkheaton Yorkshire**

†Beaumont & Co, E A

**Knighton Radnorshire**

†Collins, W A

**Knowle Warwickshire**

†Jaques, C H, The Dorrige

**Lancaster Lancs**

†Clough, Wm, Borough Accountant, Market sq  
 †Thorpe & Ainsworth, T, Castle hill house

**Leamington Warwickshire**

†Arter, J J B, 100 Parade  
 †Bateson, Wm, 38 Beauchamp avenue and Town Hall, Leamington Spa  
 †Burgis, J F, 6 Clarence terrace  
 †Grant-Smith, W C, 38 Bath st  
 †Waterman, C H, 29 Tachbrook rd

**Leeds**

†Anderson & Proctor, 90 Albion st  
 †Atkinson & Crowther, 18 Park row  
 †Barrett, A, Leeds Fire Clay Company, Lim., 20 Park row  
 †Beaumont & Co, E A, 31 Victoria sq  
 †Beevers & Adgie, 92 Albion st  
 †Blackburn, H W & J, 2 East parade  
 †Blackburn & Co, W S, Central Bank chambers  
 †Bown, F, 6 South parade  
 †Burgess, R M, 38 Albion st  
 †Burrell, E, 14 Infirmary street  
 †Butterfield, W T, Brookside, Burley-in-Wharfedale  
 †Chapman, G W, Accountant to J Tetley & Son, Lim  
 †Christie & North, Old Bank chrs, Park row  
 †Close, J W, 7 Greek st  
 †Clough, Arnstrong & Ford, Prudential bldgs, Park row  
 †Coombs & Son, Thomas, 26 & 27 Bond st  
 †Derry, W, City Accountant  
 †Duffon, W, 22 Park row  
 †Dyson, Wright & Co, J F, 54 Commercial bldgs, Park row  
 †Fillingham, C, 16 East parade  
 †Fillingham, Samuel & John, 14 Butts court  
 †France, R R, Greek st chrs, Park row  
 †Gordon, John, 1 Bond st  
 †Hartley, J & S, 14 Butts court, Albion st

**LEEDS—(continued)**

†Hayes & Sons, Thomas, Yorkshire Post chambers, 53 Albion st  
 †Hewson, C T, Pannal  
 †Howard & Maisey, 13 Bond st  
 †Hurd, S, Prudential Ass'nce bldgs 20 Park row  
 †Jones & Co, T B, 48 Albion st  
 †Kirk & Co, J C, 30 Park row  
 †Lapish, J B, 82 Albion st  
 †Leather & Veale, Bank chrs, 38 Park row  
 †Lee & Whitfield, 17 East parade  
 †Lees, R W, Municipal Offices  
 †Lowrey & Day, 9 South parade  
 †Midgley, J, 12 South parade  
 †Nettleton, F C, City Accountants' office, Municipal buildings  
 †Nicholson, A, 89 Albion st  
 †Norbury, Wm, 106 North st  
 †Oliver & Co, H, Prudential bldgs, Park row  
 †Pickard, Crosland & Smith, 43 Albion st  
 †Platts & Co, S C, 7 East parade  
 †Routh & Co, J, Commercial bldgs, Park row  
 †Senior, I, 30 East parade  
 †Simpson, W, 1 Bond st  
 †Slater, J, 5 Park row  
 †Swallow, Wm, 28 Kelso rd  
 †Walker, W, Commercial bldgs, Park row  
 †Welham, S P, 1 Guildford st  
 †Wilkinson, J, North Hill house, Headingley  
 †Wilson, C H, Eagle Insurance bldgs, 5 Park row  
 †Wilson & Holliday, 26 East parade

**Leek**

†Ibeson & Briggs, 6 Derby st  
 †Shallcross, J, St Edward st

**Leicester**

†Bates, P A, Central chambers, 34 Friar lane  
 †Birch, Frank, St George's chmbrs, Grey Friars  
 †Bland, Carryer & McAlpin, St Martin's  
 †Brooks, H, 14 Bowling Green st  
 †Brown & Wilby, 16 Friar lane  
 †Burgess, J G, 1 Berridge st  
 †Burrows, E, 42 Cank st  
 †Chamberlin, W H, 4 New st  
 †Cherry, James, 13 New st  
 †Hopps & Bankart, 12 Friar lane  
 †Lawrence, H, Midland chrs, Gallowtree Gate  
 †Lewin, Thos, Provident chambers, 5 Belvoir st  
 †Marris, W C, 18 New st  
 †Marris & Son, H, 6 Friar lane  
 †May, Thos, 10 Halford st  
 †Newby, A T, 41 Friar lane  
 †Palmer & Co, A C, St George's chambers, Grey Friars  
 †Penn-Lewis, Wm, Borough Accountant  
 †Preston & Co, R R, 14 New st  
 †Richards, W M, 52 Belvoir st  
 †Roberts & Baker, Selborne bldgs, Millstone la  
 †Steeds, E P, 20 Friar lane  
 †Wishere, H W, 1 Welford road  
 †Wright, A, Atlas chrs, 2 Berridge st  
 †Wykes & Co, 24 Friar lane  
 †Wykes, J A, 24 Friar lane

**Leighton Buzzard Beds**

†Eatwell, E W

**Leominster Herefordshire**

†Dowding, J B, 5 Corn square

**Leyton**

†Waller, W Rowland, 35 Manor road

**Lincoln**

†Kidd, J W, 10 Bank st  
 †Teeddale, E, 31 Monks road  
 †Witted, C W, St Peter's Churchyard, Silver st

**Liverpool**

†Balmforth, J & C, 67 Lord st  
 †Banner, Spencer & Co, Central buildings, 41 North John st  
 †Barrett, G, 89 Victoria st  
 †Bean, A P, 21 Unity buildings, 22 Lord st  
 †Bewley & Sons, J, Central bldgs, 41 North John st  
 †Blease & Sons, Penwick chambers, Penwick st  
 †Bretherton & Co, H W K, 8 North John st  
 †Burrows, G A, 21 Dale st  
 †Calvert, J N, 87 Lord st and at 48 Walton road  
 †Chalmers, Wade & Co, 5 Fenwick st  
 †Cochran & Co, W H, Union bldgs, 5 Cook st  
 †Davidson, Cookson & Co, J W, 6 Castle st  
 †Davies, J H, Venice chrs, 61 Lord st  
 †Dawson, Langley & Chevalier, Guardian Assurance bldgs, 35 Dale st  
 †Denton & Son, E, Queen Insurance bldgs, 7 Sweeting st  
 †Eastwood, H E, 19 Castle st  
 †Elgin, A, 21 Truman st  
 †Elliot & Co, Joseph, 21 Harrington st  
 †Ellis & Bragger, 48 Castle st  
 †Finney & Son, Central bldgs, North John st  
 †Fogg, T S, 15 Fenwick st  
 †French, H N, Investment bldgs, 67 Lord st  
 †Garratt, J, 21 Water st and 38 Drury bldgs  
 †Gibson, D, 22 Lord st  
 †Golding, R T, Central bldgs, 41 North John st  
 †Gordon, Alexander, 168 Islington  
 †Goulding & Son, E, Kendal, Central chrs, 17a South Castle st  
 †Grisswood, W, 2 Exchange st east  
 †Halliday, J, Jas, accountant to Francis Morton & Co, Ltd, Garton  
 †Hammer, T A, 15 Harrington st  
 †Hardy, H E, 28 South Castle st  
 †Harmood-Banner & Son, 24 North John st  
 †Hilditch & Co, F, 5 Cook st  
 †Hodgson & Ward, Central bldgs, 41 Nth John st  
 †Holt & Sons, G E, 5 Cook st  
 †Hughes & Lloyd, J B, 5 Clayton sq  
 †Jackson, W L, Central bldgs, 41 North John st  
 †Jones & Elsworth, 57 Whitechapel  
 †Jones, R & Thomas, R W, Marldon chambers, 30 North John st  
 †Jude & West, Simon, 14 North John st  
 †Keith, David, Central bldgs, 41 North John st  
 †Keyzar, G M, 5 Richmond st  
 †Knight, F W, 29 Fitzclarence st, Everton  
 †Knox, Hassal, Dodd & Co, 6 Lord st  
 †Lamb, T S, Bank chambers, 3 Cook st  
 †Langton & MacConal, 22 Lord st  
 †Laycock & Shawe, 7 Oxford chrs, 71 Lord st  
 †Leach, J B & B, 81 Dale st  
 †Leck & Berry, 7 Sweeting st  
 †Lewis & Mounsey, Nth Crescent chrs, 3 Lord st  
 †Lloyd & Walker, T, 5 Castle st  
 †Maccabe, T B, 30 North John st  
 †McAusland, Davies & Glass, 7 Victoria st  
 †McCormick, J, 4 Palace chrs, 21 Victoria st  
 †M'Laren & Co, J, 62 Dale st  
 †McNaught, G, Queen Insurance buildings, 10 Dale st  
 †Marsh, F W, Hellewells bldgs, 1 & 3 Harrington st  
 †Maw, Shaw & Collins, 4 Harrington st, Castle st  
 †Mellor, W H D, 46 Palmerston drive, Seaford  
 †Menzies & Son, North John st  
 †Miller, W R, 21 North John st  
 †Mitchell, C H, 22 Lord st  
 †Molyneux & Alexander, 49 Whitechapel  
 †Neal & Whalley, Bristowe chrs, 8 Harrington st  
 †Nelson, W E, 22 Lord st  
 †Oates, E W, Crosbie, 8 Cook st  
 †O'Connell, E, 20 North John st  
 †Oldam & Son, G S, 30 The Temple, Dale st  
 †Paterson & Thomas, 16 Cook st  
 †Pinckney, A R, 8 Copley st, Everton  
 †Platt, W W, 67 Lord st  
 †Price, F R, 172 Rice lane, Walton

**LIVERPOOL—(continued)**

†Prichard & Deane, J R, Victoria chambers, 42 Castle st  
 †Procter & Parker, Minster bldgs, 12 Church st  
 †Queen & Foster, 2 South John st  
 †Read & Co, T W, Victoria chrs, 40 & 42 Castle st  
 †Rimmer, Crowe & Co, 82 Queen Insurance bldgs, 10 Dale st  
 †Robinson, G E, Bretherton's bldgs, 10 North John st  
 †Rock & Son, Wm, 25 Lord st  
 †Rogers, Bowler & Co, T, Theodore, Marldon chambers, 30 North John st  
 †Roose, Mahon & Howorth, 26 North John st  
 †Sadler, H, 7 Victoria st  
 †Saint & Co, J J, 53 Lord st  
 †Scott, J H, 5 & 6 Canada bldgs, Regent rd  
 †Sheard, Theo, Senior, 13 Harrington st  
 †Shimmin, W D, Melville chambers, 50a Lord st  
 †Simmons, Parker & Co, 16 Investment bldgs, 67 Lord st  
 †Smith, G, 13 Abbey road, Anfield  
 †Smith, W, Municipal offices, Dale st  
 †Stead, Taylor & Stead, The Temple, Dale st  
 †Stiles, J, 45 Mulgrave st  
 †Stubbs, John, Central bldgs, 41 North John st  
 †Terry, W F, Central bldgs, 41 North John st  
 †Thomas, R H, 3 Seacombe st  
 †Thornton, W S, 9 Imperial chrs, 62 Dale st  
 †Thraves & Owen, 15 Victoria st  
 †Tranter, Dolby & Co, 24 North John st  
 †Vine, W, Venice chambers, 61 Lord st  
 †Walker, E J, Harley bldgs, Old Hall st  
 †Walker & Co, W H, 42 Castle st  
 †Webster & Graham, 88 Rumford pl, Chapel st  
 †Welch & Parkinson, Commerce ct, 11 Lord st

**Llandudno Carnarvonshire**

†Pugh, A G, Llewelyn chambers

**Llanelli**

†David, W, Old Town chambers  
 †Harvey & Sons, 2 Castle buildings

**Llanidloes Montgomeryshire**

†Rowlands, B B, Long Bridge st

**London**

†Abbott & Co, W, 24 Coleman st, e.c.  
 †Abbott, A R, 61 Gracechurch st, e.c.  
 †Abbott, Deeley, Hill & Co, 61 Gracechurch st, e.c.  
 †Abernethy, J, Dashwood House, 9 New Broad st, e.c.  
 †Agar, Bates & Co, 9 Bucklersbury, e.c.  
 †Alabaster, Stray & Hawkin, 107 Wool Exchange, Coleman st, e.c.  
 †Alexander, Daniel & Co, Worcester House, Walbrook, e.c.  
 †Allen, W H, 20 Bucklersbury, e.c.  
 †Allnutt & Co, W, 4 Lime st, e.c.  
 †Allvey, W F, 12 Hatton garden, e.c.  
 †Alston, J H, Aldermay House, 60 Watling st, e.c.  
 †Amsdon, E, 157 Fenchurch st, e.c.  
 †Anderson, F, 22a Queen Anne's Gate, Westminster, s.w.  
 †Anderson, George, 2 Throgmorton av, e.c.  
 †Anderson, T, Dock House, Billiter st, e.c.  
 †Andrade, E, 85 Gracechurch st, e.c.  
 †Andrews, E, 10 Victoria st, Westminster, and 33 Bramfield rd, Wandsworth common, s.w.  
 †Andrews, E B, 8 Upper John st, Golden sq  
 †Annan, Dexter & Co, John, 54 Coleman st, e.c.  
 †Archer, H P, 13 Cullum st  
 †Archibald, Wm C, Ingram House, 165 Fenchurch st, e.c.  
 †Archibald, G D, Ingram House, 165 Fenchurch st, e.c.

## LONDON—(continued)

Arter, J J B, 98 Hatton garden, e.c.  
 Ashbury, F J, 8 Old Jewry, e.c.  
 Ashdown & Ashdown, 56 Gresham st, e.c.  
 Ashmead, E, 2 Drapers' gdn, Throgmtn av, e.c.  
 Ashworth, P H, Portland House, Basinghall st, e.c.  
 Attree, Son & Co, Wm Orton, 41 Coleman st, e.c.  
 Baggs, E E, 79 Queen st, e.c.  
 Bagshaw & Co, 1 St Michael's House, St Michael's alley, Cornhill, e.c.  
 Bagster, J, Suffolk House, Laurence Pountney hill, e.c.  
 Bailey, Ernest H S, Junior Army and Navy Stores, York House, Waterloo pl, s.w.  
 Bailey & Son, H W, 34 Coleman st, e.c.  
 Bailey Bros, 79 Gracechurch st, e.c.  
 Baker & Co, C, 27 Nicholas lane, e.c.  
 Baker, Haward & Watson, Chiswell House, 133 Finsbury pavement, e.c.  
 Baker & Sons, John, Billiter House, Billiter st, e.c.  
 Ball, H, 66 Haymarket, s.w.  
 Ball, Baker, Deed, Cornish & Co, 1 Gresham buildings, Basinghall st  
 Banfield, W, 11 Queen Victoria st, e.c. and 15 Penfold st, Camberwell, s.e.  
 Banister, Arthur, 8 Clifford's Inn, e.c., and 32 Acre lane, Brixton, s.w.  
 Banks, T G, 19 Cockspur st, s.w.  
 Banning, S, 384-5 Mansion House chambers, 20 Bucklersbury, e.c.  
 Barclay, H J, Nicholas House, Nicholas la, e.c.  
 Bardrick, T E, 40 Bedford row, w.c.  
 Barker, C E, 21 Finsbury pavement, e.c.  
 Barker, H, 8 Old Jewry, e.c.  
 Barnes, Dunn & Boughton, 52 Gracechurch st  
 Barnes, W H, 124 Chancery lane, w.c.  
 Baron & Reeves, C G, 3 Drapers' gdn, e.c.  
 Barr & Co, Andrew Wallace, 30 Moorgate st, e.c.  
 Barron, A H, 85 Gracechurch st, e.c.  
 Barrow & Carr, St Olave's House, Ironmonger la  
 Bartlett, Rusby & Co, College hill chrs, Cloak la, Cannon st, e.c.  
 Bates, Alfred W, 27 Southampton st, Covent Garden, w.c.  
 Bauwens & Son, 88 Newman st, Oxford st, w.  
 Bavin, J, The Grove, Wandsworth, s.w.  
 Bawden & Bernard, W A, Selborne House, 11 Ironmonger lane, e.c.  
 Beach, W G, 44 King William st, e.c.  
 Beavis, A, 11A Union court, Old Broad st, e.c.  
 Beddow & Son, J, 1 Gresham buildings, Basinghall st, e.c.  
 Beecroft, W H, 210 Devonshire rd, Forest Hill, s.e.  
 Beecroft, Sons & Nicholson, 12 Wood st, e.c.  
 Beeton, T, 15 & 16 Aldermanbury, e.c.  
 Begbie, Robinson & Wright, 3 Raymond buildings, Grays Inn, w.c.  
 Belfield & Co, E, 57 Moorgate st, e.c.  
 Bell, J R, Saracen House, Snow hill, e.c.  
 Bennett & Co, E Layton, Bishopsgate House, 55 & 56 Bishopsgate st, e.c., and 4 & 5 West Smithfield  
 Bennett, H C, 27 Chancery la, w.c.  
 Berry & Carr, Oscar, Monument House, Monument sq  
 Bibby, S G, Dashwood House, 9 New Broad st, e.c.  
 Binnie, A, 58 Coleman st, e.c.  
 Bird & Potter, 4 Gt George st, Westminster, s.w.  
 Bishop, E K, 16 Finsbury circus, e.c.  
 Black, M, 8 Old Jewry, e.c.  
 Black, R J C, Mexican Southern Railway, Ltd, 16 Finsbury circus, e.c.  
 Black & Geoghegan, 8 Old Jewry, e.c.  
 Blair, J S M, Whitehall court  
 Blair, Rob, 57 Moorgate st, e.c.

## LONDON—(continued)

Blake, H H, Prudential Assurance Co, Holborn bars, e.c.  
 Blakemore, Chantrey & Co, 57 Moorgate st, e.c.  
 Blandford & Lawrence, E W E, 227 & 228 Gresham House, Old Broad st, e.c.  
 Blinkhorn & Palmer, Ed, 64 Coleman st and 33 Moorgate st, e.c.  
 Bloom, H T, 16 Basinghall st, e.c.  
 Bobart, H H, 22 Basinghall st, e.c.  
 Bolt, W J D, 27 King st, e.c.  
 Bolton, Pitt & Breden, 140 Leadenhall st, e.c.  
 Bonavia, W, 235 High Holborn, w.c.  
 Bond, J S, 27 King st, e.c.  
 Boulton, Paul A, 3 Salters' hall court, Cannon st, e.c.  
 Bourner, Bullock & Co, Bush lane House, Cannon st, e.c.  
 Boyce, S J, 81 Gracechurch st, e.c.  
 Boyer & Co, E A, 4 Queen Victoria st, e.c.  
 Bradley, Davis & Co, Copthall house, e.c.  
 Brantford & Co, H Mills, 3 Broad st bldg, e.c.  
 Brewer & Knott, 49 Queen Victoria st, e.c.  
 Broadbridge, J J, 40 Chancery lane, w.c.  
 Broads, Paterson & Co, 1 Walbrook, e.c.  
 Brooks, W T, 38 Nicholas lane, e.c.  
 Brown, H, 27 Chancery lane, e.c.  
 Brown, R H, Donnington House, Norfolk st, Strand, w.c.  
 Brown, W A, 308 Winchester House, Old Broad st, e.c.  
 Brown, W F, 2 Craigs court, Charing cross, s.w.  
 Brown & Son, Henry, Westminster chambers, 13 Victoria st, s.w.  
 Browne, W A, 308 Winchester House, Old Broad st, e.c.  
 Bryden, Fedden & Co, 23 Bucklersbury, e.c.  
 Bryon, H C, 90 & 91 Queen st, e.c.  
 Bull & Dorton, E, 10 Old Jewry chmbrs, e.c.  
 Burgess, Henry J, Walbrook, e.c.  
 Burke & Son, J, 32 Theobalds rd, Grays Inn, w.c.  
 Burnet, W, 39 Carey st, Lincoln's Inn, w.c.  
 Burnside, F L, 31 Nicholas la, e.c.  
 Burrell, A, 50 Carter st, Lorrimer sq, s.e.  
 Burrows, F L, 5 & 6 Gt Winchester st, e.c.  
 Burt, G S, 46 Winchester House, e.c.  
 Burton, Cook & Co, C F, 27 Nicholas la, e.c.  
 Burton & Co, Hamilton, 16 St Helen's place, e.c.  
 Burton, E L, 5 Gt Winchester st, e.c.  
 Bussey, W A J, 18 Bishopsgate st, e.c.  
 Butcher & Co, J W, Imperial bldgs, Ludgate circus, e.c.  
 Butler & Co, G E, 7 Martin's la, Cannon st, e.c.  
 Buton & Bretell, H, 140 Suffolk House, Cannon st, e.c.  
 Byrne & Co, J H, 81 Gracechurch st, e.c.  
 Caillat, J E A, Broad st House, e.c.  
 Cairney, MacLachlan & Co, 9 New Broad st, e.c.  
 Calder, W J, 8 Golden sq, w.  
 Camm, Corbridge & Metcalfe, 19A Coleman st  
 Campbell & Co, J A C, 17 South st, Finsbury, e.c.  
 Campbell-Everden & Co, Suffolk House, 5 Lawrence Pountney hill, e.c.  
 Cannings, Wright & Co, 5 College chambers, 249 High Holborn, w.c.  
 Cape, C F, 35 Throgmorton st, e.c.  
 Cargill, J, World Marine Insurance Co, Ltd, 21 Finch lane, e.c.  
 Carley A H, The People's Palace, Mile End rd, e.c.  
 Carmichael, R, 61 Threadneedle st, e.c.  
 Carnaby, Harrower, Barham & Co, College hill chmbrs, e.c.  
 Carr & Co, E, 24 Coleman st, e.c.  
 Carruthers, J B, 14 South st, Finsbury, e.c.  
 Carter, A Hugh, Dep. Treasurer to the Islington Vestry, Vestry Hall, n.  
 Carter, Carter & Martineau, 12 Wood st, Cheapside, e.c.  
 Carter, Clay & Lintott, 1 Queen st, e.c.

## LONDON—(continued)

Carter, Son & White, 79 Wool exchange, Coleman st  
 Cartwright, S, 14 Victoria villas, Kilburn, n.w.  
 Cash, Stone & Co, 90 Cannon st, e.c.  
 Cates & Son, 28 Budge row, e.c.  
 Chalmers, Wade & Co, 18 Queen Victoria st, e.c.  
 Champness, Corderoy & Co, J H, 103 Cannon st, e.c.  
 Chandler, B Worsley, 15 King st, Cheapside, e.c.  
 Chandler & Sons, 110 St John's hill, Clapham Junction, s.w.  
 Chapman, G A W, 19 Queen's terrace, n.w.  
 Chapman, Johnston & Co, T H, 23 Queen Anne's gate, Westminster, s.w.  
 Chatteris, Nichols & Co, 1 Queen Victoria st, e.c.  
 Chennell, F F, 150 Leadenhall st, e.c.  
 Chew, A T, 1 Finsbury circus, e.c.  
 Child, P, 13 Copthall avenue, and 29 Streatley rd, n.w.  
 Child & Son, 42 Poultry, e.c.  
 Chrysal, W T, 1 Queen Victoria st, e.c.  
 Church, F E, 20 Bury st, St Mary Axe, e.c.  
 Clark, Battams & Co, 7 St Mildred ct, Bank, e.c.  
 Clarke, Eben, 12 Coleman st, e.c.  
 Clarke, S R, 18 Grove ter, Highgate rd, n.w.  
 Clarkson, J P, 5 & 6 Bishopsgate st without Basinghall st, e.c.  
 Clough, Armstrong & Ford, 89 Gresham st, and 14 Ironmonger lane, e.c.  
 Coats, G L, 10 Basinghall st, e.c., and 12 Bryanston st, Portman sq, w.  
 Cobb, T, A K C, 35 Queen Victoria st, e.c.  
 Cobbing, W J, 143 Cannon st, e.c.  
 Cole, E J, 60 Watling st, e.c.  
 Cole, S G, 10 Coleman st, e.c.  
 Collard, C S, 32 Queen Victoria st, e.c.  
 Collier & Bowditch, 24 Coleman st, e.c.  
 Collins, E M, 32 Cheapside, e.c.  
 Collins, Tootell & Co, 11 Queen Victoria st, e.c.  
 Collis, A, 138 Vauxhall Bridge rd, s.w.  
 Colman, Wm, 75 Finsbury pavement, e.c.  
 Compton, F, Bush Lane House, Cannon st, e.c.  
 Conder, A, 317, 318 & 319 Dashwood House, New Broad st, e.c.  
 Cook, C, Dashwood House, New Broad st, e.c.  
 Coombs, E A, Town Hall, Kensington, w.  
 Cooper, J, 28 Budge row, e.c.  
 Cooper Brothers & Co, 14 George st, Mansion House, e.c.  
 Cooper, Craig & Craig, 145 Cheapside, e.c.  
 Cooper, Wintle, Sainsbury & Co, 57 Moorgate st, e.c.  
 Corder & Co, B, 23 Leadenhall st, e.c.  
 Corder, H W, Moorgate Station chmbrs, e.c.  
 Cornish, S F, 37 Walbrook, e.c.  
 Costello, J E, 3 Throgmorton avenue, e.c.  
 Couzens, G F, Companies Liquidation Department, 33 Carey st, w.c.  
 Cownie, Wm B, Faraday House, Charing Cross rd, e.c.  
 Cox, C H, 28 Park crescent, Portland pl, w.  
 Crabb & Son, T E, 52 Cannon st, e.c.  
 Craggs, Turketine & Co, 52 Coleman st, e.c.  
 Craig, A T, 26 Theobalds rd, Grays Inn, w.c.  
 Craig, Gardner & Co, 41 Moorgate st, e.c.  
 Creasey & Sons, 8 & 9 Martin's la, Cannon st, e.c.  
 Crellin & Bain, 2 & 3 Gt Winchester st, e.c.  
 Crew, B T, 12 Wood st, e.c.  
 Crewdson, Youatt & Howard, 17 Coleman st, e.c.  
 Cridland & Co, 263 Strand, w.c.  
 Cronk & Co, Sidney, 43 & 44 Lombard st, e.c.  
 Crookenden, C P, 106 Finchchurch st, e.c.  
 Curtis Thomson, Lucey, Hicks & Co, 15 George st, Mansion House, e.c.  
 Cuthbert Menzies & Co, 54 Coleman st, e.c.  
 Cuvilje, O B, 22 Great St. Helens, e.c.

## LONDON—(continued)

Dalglish, J, 8 Frederick's pl, Old Jewry, e.c.  
 Dangerfield & Co, A, 56 Cannon st, e.c.  
 Dangerfield, W, 13 Dean rd, Willesden Green, n.w.  
 Davey, Flack & Co, 107 Wool exchange, Basinghall st, e.c.  
 Davies, H G T, St. Lawrence House, Trump st, e.c.  
 Davies, G G, 34 Victoria st, s.w.  
 Davies, Junr, James, 46 Queen Victoria st, e.c.  
 Davies & Sons, T, 1 Lombard court, e.c.  
 Davies, Meredith & Co, F, Moorfields chambers, 95 & 97 Finsbury pavement, e.c.  
 Davies, Tait & Co, 46 Queen Victoria st, e.c.  
 Davis, Robertson & Co, St. Lawrence House, Trump st, King st, e.c.  
 Davis & Spooner, Howard House, Arundel st, Strand, w.c.  
 Day, J N Da Russell, 19 Birchlin lane, e.c.  
 Deas, G, 35 Queen Victoria st, e.c.  
 Deeks, J T, 5 Offerton rd, Grafton sq, Clapham, s.w.  
 Deffer & Benwell, 33 King st, e.c.  
 Deloitte, Dever, Griffiths & Co, 4 Lothbury, e.c.  
 De Meray, J, 15 George st, Mansion House, e.c.  
 Denman, Marillier & Allen, Lime st chambers, 21 Lime st, e.c.  
 Denney, Bogle & Co, J E, 91, 92 & 93 Palmerston buildings, Old Broad st, e.c.  
 Derry, D S, 22 Gt Winchester st, e.c.  
 De Russett, H, 5 Laurence Pountney Hill, e.c.  
 Dick, A, 7 Union Court, Old Broad st  
 Dixey & Co, G, 9 Air st, Regent st, w.  
 Dixon, Wilson & Dixon, 28 Basinghall st, e.c.  
 Doggett, W C, 17 Holborn viaduct, e.c.  
 Dommes, C H, 38A King William st, e.c.  
 Doubleday, S H, 11 Queen Victoria st, e.c.  
 Doubleday, V C, 37 Walbrook, e.c.  
 Douglas, T, 78 Cheapside, e.c.  
 Drummond, J, 14 Queen st, e.c.  
 Drury & Thurgood, 11 Queen Victoria st, e.c., and at 143 Clapham rd, s.w.  
 Duck, F J, 6 & 7 Coleman st, e.c.  
 Duff & Witham, 58 Lombard st, e.c.  
 Duncan & Co, J H, 39 Coleman st, e.c.  
 Dunn, B S, 10 Coleman st, e.c.  
 Dunn & Co, 10 Coleman st, e.c.  
 Durant, E L J, 152 Fenchurch st, e.c.  
 Earnshaw & Co, E, 24 Mark lane, e.c.  
 Easum, D, 8 Quality ct, Chancery lane, w.c.  
 Ebsworth, Tessier & Co, 1 Arthur st east, e.c.  
 Edmonds, Son & Clover, 27 Nicholas la, e.c.  
 Edwards, A E, 14 Devonshire st, Bishopsgate st, e.c.  
 Edwards, A, 10 Coleman st, e.c.  
 Ellerton, A, Queen's bldgs, 52 Qn Victoria st, e.c.  
 Elles, Salaman & Co, 3 Bucklersbury, e.c.  
 Elliot & Co, G T, 9 Gracechurch st, e.c.  
 Elliott, J G B, 18 Eldon st, e.c.  
 Elliott & Co, J, Moorgate Station chmbrs, e.c.  
 Ellis, Maw & Co, F L, 145 & 149 Winchester House, Old Broad st, e.c.  
 Elson, A, 24-5 Birchlin lane, e.c. and 54 Hamilton rd, Highbury, n.  
 Emdin, G, Elgin avenue, Maida Vale, w.  
 Emsell & Co, G J V, 5 & 6 Bishopsgate st Without, e.c.  
 Emson & Co, R E, 2 Gresham buildings, Basinghall st, e.c.  
 Engel, G S, 365 Mansion House chambers, 11 Queen Victoria st, e.c.  
 Ernest & Co, E L, 63 Queen Victoria st, e.c.  
 Ernst-Champness & Co, A H, 80 Coleman st, e.c.  
 Esden, G A, 33 Carey st, w.c.  
 Esson, R, 203 Upper Thames st, e.c.  
 Evans & Co, T S, 5 & 6 Bucklersbury, e.c.  
 Evans, L H, 34 Great St. Helens

## LONDON—(continued)

Evans, Peirson & Co, Portland House, Basinghall st, E.C.  
 Everden, W P C, Suffolk House, Cannon st, E.C.  
 Everett & Whibley, 13 King William st, E.C.  
 Eves & Co, Charles, 30 Gresham st, E.C.  
 Eves & Sons, 7 Mark lane, E.C.  
 Ewen, E A R, 5 Great Winchester st, E.C.  
 Fairbairn & Wingfield, 64 Cannon st, E.C.  
 Farmer, G N, 98 Cannon st, E.C.  
 Farries, E, 24 Coleman st, E.C., and 86 & 87 Temple chambers, E.C.  
 Farries & Co, Richard, 14 Bedford row, w.c.  
 Feast, Drake & Co, W W, St George's House, 6 & 8 Eastcheap, E.C.  
 Feast & Co, 63 & 64 Chancery lane, w.c.  
 Fellows, J M, 76 Finsbury pavement, E.C.  
 Ferrier, J, 131 Schoumert rd, Peckham, S.E.  
 Fielder, J L, 3 Copthall buildings, E.C.  
 Filler, W J W, 25 Queen's sq, South Lambeth, S.W.  
 Filose-Spencer, B S F, 24 Coleman st, E.C.  
 Fitzpatrick, James, 147 Leadenhall st, E.C.  
 Fletcher, E H, 1 Clement's Inn, w.c.  
 Fletcher, E J, 37 St Mary Axe, E.C.  
 Fletcher, J, 29 Bush lane, Cannon st, E.C.  
 Flint, S W, 30 Bush lane, Cannon st, E.C.  
 Foggo, Wm, "Roxburgh," South Norwood pk  
 Footes, G H, 1 Gresham buildings, Basinghall st, E.C.  
 Ford, Rhodes & Ford, 81 Cannon st, E.C.  
 Ford, D, 75 Aldermanbury, E.C.  
 Foreman, E C, 61 Cheapside, E.C.  
 Foster, J H C, 51 & 52 Fenchurch st, E.C.  
 Foster, Wright & Co, Moorgate Station chbrs  
 Fox, C, 11 Old Jewry chambers, E.C.  
 Fox, Sissons & Co, 9 Austin Friars, E.C.  
 Francis & Sharpe, 27 Walbrook, E.C.  
 Francis, H W, Cornwall buildings, 25 Queen Victoria st, E.C.  
 Francis, Nicholls, White & Co, 14 Old Jewry chambers, E.C.  
 Franklin, Wild & Co, 22 & 23 Broad st av, E.C.  
 Fraser, J, Billiter House, Billiter st, E.C.  
 Fraser & Sons, James, Langthorn House, 31 Copthall avenue, E.C.  
 Freebairn, Smith Dicksee, 30 & 31 St Swithin's lane, E.C.  
 Freese, Son & Pryce, 3 & 4 Gt Winchester st, E.C.  
 Frost, H R, 112 Cheapside, E.C.  
 Fry, F C, Mexican National Railway Co, Lim, 85 Gracechurch st, E.C.  
 Fry, W R, 27 & 28 Clements lane, E.C.  
 Fuller, Wise & Fisher, Portland House, Basinghall st, E.C.  
 Funnell, W J, 20 Delvinord, Parson's green, S.W.  
 Gaff, W R, 3 Crown court, Old Broad st, E.C.  
 Galloway, T W, 17 Charlotte st, Fitzroy sq, w  
 Gane, Jackson, Jefferys & Wells, 66 Coleman st, E.C.  
 Garman & Co, H, 16 Philpot lane, E.C.  
 Gates, J B, 47 Warwick st, Regent st, w.  
 Gates, H J, 181 Queen Victoria st, E.C.  
 Gauntlett, P E I, 85 Gracechurch st, E.C.  
 Gedde & Iott, 3 Gt James st, Bedford row, w.c.  
 Gibson & Ashford, 20 Budge row, E.C.  
 Gibson, W S, 22 Basinghall st, E.C.  
 Gilbert, W L, 37 Walbrook, E.C.  
 Gilbert, G M, 30 Throgmorton st, E.C.  
 Gilbert, T W, Devereux buildings, Devereux court, Temple, w.c.  
 Gill, P J, 27 Chancery lane, w.c.  
 Gillespie Brothers & Co, 17 Fenchurch st, E.C.  
 Gillham, J C E, 20 Gt Winchester st, E.C.  
 Gimblett, F, New Inn chambers, Strand, w.c.  
 Gladstone, J H, 308 Winchester House, Old Broad st, E.C.  
 Goatly, W D, 110 Cannon st, E.C.  
 Goddard & Co, A, 46 & 47 London Wall, E.C.

## LONDON—(continued)

Godfrey, H, 102 & 103 Temple chrs, Temple avenue, E.C.  
 Good, Son & Co, 57 Moorgate st, E.C.  
 Goodingham, F, 16 Khedive rd, Forest Gate, E.  
 Goodricke, Colman & Co, 303 & 304 Dashwood House, 9 New Broad st, E.C.  
 Goodman, T J, 6 York rd, King's Cross, n.  
 Goodsir, W T, 224 Upper Thames st, E.C.  
 Goodwin & Co, N, 7 Gresham st, E.C.  
 Goodwin & Co, W H, 24 Coleman st, E.C.  
 Gordon, C, 99 Mortimer st, Cavendish sq, w.  
 Gordon, J, 27 King st, E.C.  
 Gordon, W J, Hillside, Thurlough rd, Balham, S.W.  
 Gordon & Co, 3 King st, Cheapside, E.C.  
 Goring-Banks, H A, 31 Gt St Helen's, E.C.  
 Gothard, H R, 110 Cannon st, E.C.  
 Gough, T H, 71 Queen st, E.C.  
 Gourlay, T, 33 Carey st, Lincoln's Inn Fields, w.c.  
 Grant, G F, 163 High rd, Kilburn, N.W.  
 Gray & Firmin, 31 Lombard st, E.C.  
 Gray, P H, 12 St Helen's place, E.C.  
 Green & Co, Arthur E, 17 Coleman st, E.C.  
 Greenfield, J R, 4 Lothbury, E.C.  
 Greening, W B, Crooked lane chambers, 3 & 4 Crooked lane, Cannon st, E.C.  
 Gresham, W F, 91 Cannon st, E.C.  
 Grey, E S, Bevois House, 28 Basinghall st, E.C.  
 Gribbon, Holroyd & West, 5 & 6 Great Winchester st, E.C.  
 Grierson, A, 9 Grosvenor rd, Westminster, S.W.  
 Grierson, H, 2 Coleman st, E.C.  
 Grimwade, C W, 38 Coleman st, E.C.  
 Grover, A C, 102 Fenchurch st, E.C.  
 Gully, Frith & Co, Rood lane chrs, E.C.  
 Gundry, Straus & Co, 23 Austin Friars, E.C.  
 Guthrie & Co, Edwin, 10 Tokenhouse yard, E.C.  
 Guthrie, T, 46 Queen Victoria st, E.C.  
 Hale, Alton & Co, Wardrobe chambers, 146A Queen Victoria st, E.C.  
 Hall & Co, John, 11 Queen Victoria st, E.C.  
 Hall & Co, J Castle, 2 Trafalgar bldgs, Charing Cross, S.W.  
 Hall, S J, 10 Forest pl, Leytonstone  
 Ham, S P, Devonshire chambers, Bishopsgate st Without, E.C.  
 Hamilton, W, 110 Cannon st, E.C.  
 Hamilton, W L H, 16 St Helen's pl, Bishopsgate st Within, E.C.  
 Harben, C H, 84 Cannon st, E.C.  
 Harber, G, 2 Guildhall chmbrs, Basinghall st, E.C.  
 Hardy, L, 2 Creed lane, Ludgate hill, E.C.  
 Hardy, Hislop & Co, Broad st house, E.C.  
 Hargraves, S R, 2 Moorgate st buildings, E.C.  
 Harper Bros, 10 Trinity sq, Tower hill, E.C.  
 Harper & Sons, E N, 10 Trinity sq, Tower hill, E.C.  
 Harper, F C, 27 Chancery lane, E.C.  
 Harris, C R, 3 Frederick's pl, Old Jewry, E.C.  
 Harris, F E, Boro Acct, Town Hall, W Ham, E.  
 Harris, Sons & Co, 8 Old Jewry, E.C.  
 Harrison, Barratt, West & Co, C A, 19A Coleman st, E.C.  
 Harrower, G C, College hill chrs, E.C.  
 Hart, G J, 61 and 62 Chancery lane, w.c., 6 Warwick ct, Gray's Inn, w.c., and 2 Ritherdon rd, Upper Tooting, S.W.  
 Hart Bros, Tibbets, Heiron & Co, 30 Moorgate st, E.C.  
 Hartley, A, Mansion house chrs, 11 Queen Victoria st, E.C.  
 Harvey & Co, E A, Suffolk House, Laurence Pountney hill, E.C.  
 Haslam, J T, 9 Allington st, Pimlico, S.W.  
 Hawdon & MacLachlan, 9 New Broad st, E.C.  
 Hawkins, E H, 3 Barbican, Aldersgate st, E.C.  
 Hay, W W, 35 Walbrook, E.C.  
 Haydon & Haydon, 16 Union ct, Old Brd st, E.C.  
 Hayes, Morriss & Co, 28 Basinghall st, E.C.

## LONDON—(continued)

Hayes, E W, 19 & 20 Walbrook, E.C.  
 Hays, Akers & Hays, 11 Abchurch lane, E.C.  
 Hayward, J S, 46 Queen Anne's gate, Westminster, S.W.  
 Heale & Co, F W, Broad st House, E.C., and 368 Strand, w.c.  
 Heckels, R D, 17 Coleraine rd, Westcombe park, Blackheath, S.E.  
 Helmore & Helmore, 84 Chancery lane, w.c.  
 Henderson, J M, 2 Moorgate st buildings, E.C.  
 Henderson, W A, 11 Queen Victoria st, E.C.  
 Henry, D L, 13 Brondesbury villas, N.W.  
 Henry, A, Throgmorton House, 15 Copthall avenue, E.C.  
 Herring, Frank, 11 Trinity sq, Tower hill, E.C.  
 Hewett, J J, 21 Mortimer st, w.  
 Hibberd, Bull & Co, 30 Coleman st, E.C.  
 Hill, H F, 33 Rood lane, E.C.  
 Hill, Boothroyd & Co, Elles, 79 Mark lane, E.C.  
 Hill, Vellacott & Co, Arthur J, 1 Finsbury circus  
 Hobbs, Ravenscroft & Co, Jewry House, Old Jewry, E.C.  
 Hodges, J E, Suffolk House, Laurence Pountney hill, E.C.  
 Hodgson, Harris & Co, 49 Queen Victoria st, E.C.  
 Hodson, S, 144 Leadenhall st, E.C.  
 Holah, E, 5 Crown ct, Cheapside, E.C.  
 Holah, J, 6 Moorgate st, E.C.  
 Holland, W E, 10 Coleman st, E.C.  
 Hollis, G H, 37 Thurlow place, South Kensington, S.W.  
 Hollis & Co, R T, Star chrs, 30 Moorgate st, E.C.  
 Holman & Foxcroft, 11 Queen Victoria st, E.C.  
 Holmes, G H, 19 Castle st, E.C.  
 Holmes & Son, 33 Paternoster row, E.C.  
 Holton, J, 7 Union ct, Old Broad st, E.C.  
 Hopps, Bankart & Warrington, 80 Coleman st, E.C.  
 Hornblower, Wm J, 109 Leadenhall st, E.C.  
 Hoskins & Sons, 143 Cannon st, E.C.  
 Howard Bros & Howes, St Clement's House, 27 Clement's lane, E.C.  
 Howell, Albert John, 8 Paul st, Finsbury, E.C.  
 Howgrave, W, 7 Ambleside rd, Grove park  
 Howson, W D, 97 Gresham st, E.C.  
 Hudson Smith, Briggs & Co, 90 Cannon st, E.C.  
 Hudson-Taylor, C E, 80 Coleman st, E.C.  
 Hughes, C H, 12 St Helen's place, E.C.  
 Hughes, J B, 66 Forbury rd, Stoke Newington, N.  
 Hughes & Wild, 11 & 12 Fenchurch st, E.C.  
 Hugill & Co, J H, 38 Moorgate st, E.C.  
 Hundley, H J, 22 Chancery lane, E.C.  
 Hunter, F C, 75 Portland place, w.  
 Hutchins & Ploverman, 11 Pancras lane, Queen st  
 Hyland & Riches, 81 Cannon st, E.C.  
 Ingall, W W, 18 Coleman st, E.C., and Hamilton House, Bishopsgate st, E.C.  
 Ingham, W J, "Melrose," Muswell ave, Muswell hill, N.  
 Isitt & Co, 6 Old Jewry, E.C.  
 Jack, W F, 16 St Helen's place  
 Jackson, S W, 7 Union ct, Old Broad st, E.C.  
 Jackson, W E, 21 Homsdale rd, Hampton Wick  
 Jackson & Co, B, 28 Fenchurch st, E.C.  
 Jackson, Taylor, Abernethy & Co, Dashwood House, 9 New Broad st, E.C.  
 Jackson, Pixley, Browning, Husey & Co, 58 Coleman st, E.C.  
 Jacob, E S, Wardrobe chbrs, 146A Queen Victoria st, E.C.  
 Jacob, L C, 34 Mark lane, E.C.  
 James, E C, 46 Queen Victoria st, E.C.  
 James & Edwards, 5 Coleman st, E.C.  
 Jarvis & Co, A E, 5 Guildhall chambers, Basinghall st, E.C.  
 Javal, P C, 43 Hill st, Berkeley square, w.  
 Jeffery, A, 6 Crosby square, E.C.  
 Jenks, Sileman & Co, 43 New Broad st, E.C.

## LONDON—(continued)

Jessop, C B, 3 & 4 Gt Winchester st, E.C.  
 Jessop, G F, 76 Finsbury pavement, E.C.  
 Jolly, J P, 2 Fenchurch avenue, E.C.  
 Jones, E T, 52 Queen Victoria st, E.C.  
 Jones, F, St Mary's chrs, St Mary's Axe, E.C.  
 Jones & Co, E, Eldon bldgs, 16 Eldon st, E.C.  
 Jones, Son & Co, Theodore B, 70 Gracechurch st, E.C.  
 Jones, T W S, 35A Gt George st, S.W.  
 Josolyne, Miles & Blow, 28 King st, E.C.  
 Kain, Brown & Co, 59 Chancery lane, w.c.  
 Keen, G, 28 Furlong rd, N.  
 Keen & Co, W B, 3 Church court, Old Jewry, E.C.  
 Keith, J S, Finsbury House, Blomfield st, E.C.  
 Kelland, H P C, 53 Victoria st, S.W.  
 Kemble, F G, 8 Gray's Inn pl, Gray's Inn, w.c.  
 Kemp, Ford & Co, C F, 71 Lombard st, E.C.  
 Kemp, J H, Suffolk house, Laurence Pountney hill, E.C.  
 Kendrick, Rawlinson & Co, Dashwood House, 9 New Broad st, E.C.  
 Kennedy & Co, T, 11 Old Jewry chambers, E.C.  
 Kennington, C, 14 Queen Victoria st, E.C.  
 Kershaw & Co, W J, 9 Arundel st, Strand, w.c.  
 Kidson & Son, W H, 2 Gresham bldgs, E.C., and at 176 Piccadilly, w.  
 Kidson, Taylor & Critchley, Oswaldestre House, Norfolk st, Strand, w.c.  
 Killik, S H M, 23 Austin Friars, E.C.  
 Killik, Wright & Co, 3 Gracechurch st, E.C.  
 King, A P, 103 Palmerston bldgs, E.C.  
 Kingham & Co, F H, 9 & 10 Fenchurch st, E.C.  
 Kingsford & Garland, 33 Nicholas lane, E.C.  
 Kirby, W A, 4 Broad st bldgs, E.C.  
 Kirby, Woodburn, Page & Co, 19 Birchin la, E.C.  
 Knight & Co, H F, 17 Devonshire chambers, Bishopsgate st Without, E.C.  
 Knill & Co, H H, 140 Wool Exchange, Coleman st, E.C.  
 Knox, Cropper & Co, 16 Finsbury circus, E.C.  
 Knox, Hassall, Dodd & Co, 27 Chancery lane, w.c.  
 Knox, W J, 3 Lothbury, E.C.  
 Laban, W, 69 Connaught st, Hyde pk sq, w.  
 Lakeman, J, Tokenhouse yard, E.C.  
 Lambert, S, 59A Bishopsgate st, E.C.  
 Langmead, L J, 23 College hill, Cannon st, E.C.  
 Larder, C, Finsbury House, Blomfield st, E.C.  
 Lascelles & Co, 8 & 9 Martin's lane, E.C.  
 Lass, Wood & Drew, Alfred, 30 Gracechurch st  
 Latham, S A, 2 Hare court, Temple, E.C.  
 Laurie & Co, 2 Gresham bldgs, Basinghall st, E.C.  
 Lawson & Co, Robertson, 34 Old Broad st, E.C.  
 Leake, P D, 25 Abchurch lane, E.C.  
 Lee & Son, Chas Jno, 85 Gracechurch st, E.C.  
 Leman & Hutton, T, Portland House, 73 Basinghall st, E.C.  
 Lemon, Lionel H, 4 King st, E.C.  
 Lescher, Stephens & Co, H, 6 Clements la, Lombard st, E.C.  
 Le Sueur, P H, Suffolk House, Lawrence Pountney hill, E.C.  
 Lewis, A L, 54 Highbury hill, N.  
 Lewis, G, 46 Fish st hill, E.C.  
 Lewis, Cesar & Co, J D, 85 Gresham st, E.C.  
 Liddell, Marshall & Co, 29 Ludgate hill, E.C.  
 Limebeer, Thomson & Tining, 3 Clements lane, Lombard st, E.C.  
 Lindsey, R, 60 Queen Victoria st, E.C., and 83 Regent st, w.  
 Linley, H S, 124 Chancery lane, w.c.  
 Linnett, L B, 42 Poultry, E.C.  
 Littlejohn, Robertson & Co, E, 20 Bucklersbury, E.C.  
 Littleton, W, 41 Finsbury pavement, E.C.  
 Livesey, F J, 41 Finsbury pavement, E.C.  
 Look, T C, 42 Poultry, E.C.  
 Lord, F W, Alderman House, 60 Watling st, E.C.  
 Lovell, A F, 60 Watling st, E.C.



## LONDON—(continued)

¶ Lovelock & Linnett, 1 Bird-in-Hand court, 76 Cheapside, E.C.  
 ¶ Lovelock, H W S, Whiffin & Dickinson, 19 Coleman st, E.C.  
 ¶ Loving & Co, J F, 3 Church passage, Guildhall, Lyell, Butler & Densham 11 Poultry, E.C.  
 ¶ Lyons, T S, 10 Draper's gardens, E.C.  
 ¶ Macallister & Co, W W, 80 Coleman st, E.C.  
 ¶ McAuliffe & Davis, 1 & 2 Gt Winchester st, E.C.  
 ¶ McBeath, J A, 46 Aldersgate st, E.C.  
 ¶ Macdonald, A, 39 Westbourne grove, W.  
 ¶ Macdonald, J H, 4 Lothbury, E.C.  
 ¶ Macdonald, J B, 16 Billiter bldgs, Billiter st, E.C.  
 ¶ McGwire, F K, Cornwall bldgs, 35 Queen Victoria st, E.C.  
 ¶ Mackay, E A, 155 Leadenhall st, E.C.  
 ¶ Mackenzie, H, 112 Cannon st, E.C.  
 ¶ MacLachlan, W, Dashwood House, New Broad st, E.C.  
 ¶ MacLeod, N, 14 George st, E.C.  
 ¶ McLean & Co, R A, 1 Queen Victoria st, E.C.  
 ¶ McLaren, H W, 52 Coleman st, E.C.  
 ¶ McLaren & Co, 31 Walbrook, E.C.  
 ¶ McMullen, W A, Dock House, Billiter st, E.C.  
 ¶ Macnair, J A H, 206 Gresham House, Old Broad st, E.C.  
 ¶ Mallam, J S, 30 Moorgate st, E.C.  
 ¶ Manley, W, 106 Cannon st, E.C.  
 ¶ Manley, Lundy & Co, 23 Bucklersbury, E.C.  
 ¶ Marquis, E H G, 9 Air st, Regent st, W.  
 ¶ Marreco & Stephenson, 1 Clements Inn, W.C.  
 ¶ Marriage, Percy J, 24 Coleman st, E.C.  
 ¶ Marsden, N, 129 Chesterton rd, North Kensington, W.  
 ¶ Marsh, R H, 73 & 91 Ethelburga House, 70 Bishopsgate st within, E.C.  
 ¶ Marshall, J S, 29 Ludgate hill, E.C.  
 ¶ Marshall, J W, Albany mans, 39 Victoria st, S.W.  
 ¶ Marshall, Son & Co, Calder, 14 Sherborne lane, King William st, E.C.  
 ¶ Marten & Walter, Selborne house, 11 Ironmonger lane, E.C.  
 ¶ Martin, Farlow, Eldridge & Co, 4 King st, E.C.  
 ¶ Mason & Co, Percy, Montague House, 64 Gresham st, Bank, E.C.  
 ¶ Mason & Son, 61 King William st, E.C.  
 ¶ Maunders, T E, 26 Martin's lane, Cannon st, E.C.  
 ¶ May, W H, 14 Queen Victoria st, E.C.  
 ¶ Maynard & Co, F, 29 Martin's lane, E.C.  
 ¶ Medd, E T, 49 Finsbury pavement, E.C.  
 ¶ Medhurst, J T, City of London College, White st, Moorfields, E.C.  
 ¶ Medley, E G F, 6 Farringdon avenue, E.C.  
 ¶ Meikle, A D, 1 Walbrook, E.C.  
 ¶ Mellors, Baiden & Co, 33 St Swithin's lane, E.C.  
 ¶ Menhinick, J Gawler, 11 Throgmorton ave, E.C.  
 ¶ Menzies, T P, 14 George st, E.C.  
 ¶ Merrett, J H, 15 Coleman st, E.C.  
 ¶ Mesnard, Edw, 47 Moorgate st, E.C.  
 ¶ Metzner, Percy Estcourt, 61 & 62 Chancery la, W.C.  
 ¶ M'Ewen, W, Monument sq chambers, E.C.  
 ¶ Meyer, R H, Town hall, Fulham, and at 6 Landridge rd, S.W.  
 ¶ Miall, Wilkins, Randall & Co, 23 St Swithin's lane, E.C.  
 ¶ Michael, O, 37 Walbrook, E.C.  
 ¶ Mickelwright & Coatsworth, 11 Queen Victoria st, E.C.  
 ¶ Middlemiss, Elliott & Co, 46 New Broad st, E.C.  
 ¶ Mills, E, 110 Cheapside, E.C.  
 ¶ Milne, Gaff & Stirling, 3 Crown ct, Old Broad st, E.C.  
 ¶ Minshull, C, 13 South sq, Grays Inn, W.C.  
 ¶ Minton, Robertson & Co, 13 Basinghall st, E.C.  
 ¶ Mitchell, R E, 1 Bank buildings, Lothbury, E.C.  
 ¶ Monkhouse, Stoneham & Co, 28 & 29 St Swithin's lane, E.C.  
 ¶ Moore, C T, 20 Bucklersbury, E.C.

## LONDON—(continued)

¶ Moore, W R C, 142 & 143 Palmerston buildings, Old Broad st, E.C.  
 ¶ Moore & Sons, E, 3 Crosby sq, E.C.  
 ¶ Morgan, C, 13 King William st, E.C.  
 ¶ Moritz, J H, 10 Drapers' gardens, E.C.  
 ¶ Morris, John, 6 & 8 Lancaster pl, Strand, W.C.  
 ¶ Morrish, Grant & Co, 48 Gresham st, E.C.  
 ¶ Mortimer Jones & Henry, 12 Nicholas lane, E.C.  
 ¶ Mortlock, Frederick J, 86 Cannon st, E.C.  
 ¶ Mould, C E, 9 Silver crescent, Gunnersbury, W.  
 ¶ Mould, J V, 7 & 8 Dunedin House, Basinghall avenue, E.C.  
 ¶ Muir Moody & Co, 60 Watling st, E.C.  
 ¶ Munro & Thomas, R D, 20 & 21 Lawrence lane, E.C.  
 ¶ Murray, A, 4 Lothbury, E.C.  
 ¶ Mutter, E F, 10 Lancaster place, Strand, W.C.  
 ¶ Myers, J E, 19 Craven st, Strand, W.C.  
 ¶ Napier, James, 1 Queen Victoria st, E.C.  
 ¶ Napper, Smith, Day & Co, Moorgate station chambers, E.C.  
 ¶ Neil, Wm, 35 Walbrook, E.C.  
 ¶ Nelson, B W, 23 Southampton bldgs, Chancery lane, W.C.  
 ¶ Nelson, R R, 45 Gilmore row, Lewisham, S.E.  
 ¶ Nerney, R H, 19 Moorgate st, E.C.  
 ¶ Nesbitt, T H, St George, Hanover sq, W.  
 ¶ Nettleship, Green, McEwen & Co, 37 Walbrook, E.C.  
 ¶ Neumann, E, 8 Isip st, Kentish town, N.W.  
 ¶ Nevill & Co, C H, 11 Queen Victoria st, E.C.  
 ¶ Newman, G R, Bush Lane House, Cannon st, E.C.  
 ¶ Newton, B F, 30 Theobalds road, W.C.  
 ¶ Newson-Smith, Mills & Co, 37 & 4 Walbrook, E.C.  
 ¶ Niblett, G, 6 Arthur st east, London Bridge, E.C.  
 ¶ Nicholls & Co, E C, 18 Walbrook, E.C.  
 ¶ Nicol & Barker, H, 21 Finsbury pavement, E.C.  
 ¶ Nisbet, A, 3 Lincolns Inn Fields, W.C.  
 ¶ Nix & Co, S Dyer, 3 King st, Cheapside, E.C.  
 ¶ Norman, W, 9 Old Jewry chambers, E.C.  
 ¶ Norris, J D A, Suffolk House, Laurence Pountney hill, Cannon st, E.C.  
 ¶ Oakley & Williams, E W, 95 & 97 Finsbury pavement, E.C.  
 ¶ Ogden, Palmer & Langton, 6A Austin Friars, E.C.  
 ¶ Ogle & Co, W S, 90 Cannon st, E.C.  
 ¶ Ogle, N M, Worcester house, Walbrook, E.C.  
 ¶ Oldham, Holland & Co, 17 Coleman st  
 ¶ Oughton, C F, Moorgate Station chambers, Moorfields, E.C.  
 ¶ Overton, J, 1 Finsbury circus, E.C.  
 ¶ Owen & Co, D, 1008 Queen Victoria st, E.C.  
 ¶ Painter & Mayne, St Stephen's chhrs, Telegraph st, E.C., and 156 Larkhall lane, S.W.  
 ¶ Palmer & Co, Aldermay House, 60 Watling st, E.C.  
 ¶ Palmer & Co, A C, 7 & 8 Railway Approach, London Bridge, S.E.  
 ¶ Palmer & Crane, 54 Gresham st, E.C.  
 ¶ Pannell & Co, W H, Library chambers, 13 & 14 Basinghall st, E.C.  
 ¶ Pantam Ham Bros, 32 Essex st, Strand, W.C.  
 ¶ Park, D F, 39 Lombard st, E.C.  
 ¶ Parker, Geo, 2 Great Winchester st, E.C.  
 ¶ Parker, H W, 62 King William st, E.C.  
 ¶ Parkes Bros & Co, 9 St Mildred's court, E.C.  
 ¶ Parkinson, Mather & Smith, 22 Gt Winchester st, E.C.  
 ¶ Paterson, J, 27 Cornhill, E.C.  
 ¶ Paton, E Noel, 50 Regent st, W.  
 ¶ Patterson, C H, Vestry hall, 81 Borough rd, Southwark, S.E.  
 ¶ Pattullo, J Durie, 71 & 72 King William st, E.C.  
 ¶ Payne, Newman & Co, 48 Gresham st, E.C.  
 ¶ Payne, Scott & Co, 194 Coleman st, E.C.  
 ¶ Payne Brothers & Rowe, 70 Finsbury pavement, E.C.  
 ¶ Payne, Howell & Co, 42 Old Broad st, E.C.

## LONDON—(continued)

¶ Payne, W C, 35 Penywern rd, Earl's Court, S.W.  
 ¶ Pearce, A L, 6 Dowgate hill, Cannon st, E.C.  
 ¶ Pearman, W A, Eccleston pl, Belgravia, S.W.  
 ¶ Pearce, W E, 4 Tokenhouse bldgs, Lothbury, E.C.  
 ¶ Peat & Co, W B, 3 Lothbury, E.C.  
 ¶ Pelle, J A H, 10 Basinghall st, E.C.  
 ¶ Peirson Brothers & Co, 23 Leadenhall st, E.C.  
 ¶ Pepper, G, Mansion House chambers, 11 Queen Victoria st, E.C.  
 ¶ Pepper, F D, 29 Old Queen st, Westminster, S.W.  
 ¶ Perkins, A A, Moorgate ct, Moorgate pl, E.C.  
 ¶ Petheram, F W, Moorfield chrs, 95 & 97 Finsbury pavement, E.C.  
 ¶ Petter, G A, Clement's Inn chambers, 263 Strand, W.C.  
 ¶ Petter, G, 23 Queen Victoria st, E.C.  
 ¶ Phillips, C H, 30 & 31 Paternoster square, E.C.  
 ¶ Phillips, J Colson, 82 York rd, King's Cross  
 ¶ Pickering, J W, 59 & 60 Chancery lane, W.C.  
 ¶ Piddock & Co, E, 14 Bow lane, E.C.  
 ¶ Piggott & Son, 3, 4 & 5 Queen st, E.C.  
 ¶ Pike, G E, 2 & 3 West st, Finsbury circus, E.C.  
 ¶ Pillinger, C E, 18 Laurence Pountney hill, E.C.  
 ¶ Pim & Douglas, J H, Leadenhall bldgs, Leadenhall st, E.C.  
 ¶ Pitman, E, 12 Trinity sq, Tower hill, E.C.  
 ¶ Pitman, R, 4 Guildhall chambers, 31 Basinghall st, E.C.  
 ¶ Plant, Alfred, Public offices, East Ham, E.  
 ¶ Plimsaul, F, 37 St Mary Axe, E.C.  
 ¶ Podzus, J, 15 Lamb's Conduit st, W.C.  
 ¶ Polkinghorne, E S, 68 Basinghall st, E.C.  
 ¶ Pontifex, B, 116 St Paul's rd, Highbury, N.  
 ¶ Poppleton & Appleby, 3 Barbican, E.C.  
 ¶ Pratt, Norton & Co, 9 Old Jewry chambers, E.C.  
 ¶ Preen & Co, Harvey, Basing House, Basinghall st, E.C.  
 ¶ Preston, A E, 3 Clement's la, Lombard st, E.C.  
 ¶ Price, E C, 57 Moorgate st, E.C.  
 ¶ Price, G D, 7 Union court, Old Broad st, E.C.  
 ¶ Price, J S, Union chambers, Old Broad st, E.C.  
 ¶ Price, Waterhouse & Co, 3 Fredericks pl, Old Jewry, E.C.  
 ¶ Prideaux, Booker, Frere & Co, 48 Lincolns Inn Fields, W.C.  
 ¶ Priestley & Co, J, 97 Cheapside, E.C.  
 ¶ Prior, E T, 214 Lordship rd, Stoke Newington, N.  
 ¶ Purry & Co, J S, 294 to 296 Dashwood House, 9 New Broad st, E.C.  
 ¶ Rabbidge & Sons, R, 32 Poultry, E.C.  
 ¶ Rait, G T, 70 & 71 Bishopsgate st within, E.C.  
 ¶ Rankin, A D, Suffolk House, Laurence Pountney hill, E.C.  
 ¶ Ransford & Potter, 14 Finsbury circus, E.C.  
 ¶ Rayner, W G, 10 Arthur st west, E.C.  
 ¶ Read, Forde & Co, J Golden, 75 Aldermanbury, E.C.  
 ¶ Read, Son & Co, G N, 44 Gresham st, E.C.  
 ¶ Reeve, Parker & Co, 2 Coleman st, E.C.  
 ¶ Renwick, H B, 61 Old Broad st, E.C.  
 ¶ Richards, H, 5 St Mildred's court, E.C.  
 ¶ Richardson, G F, 23 Bucklersbury st, E.C.  
 ¶ Richardson, H C, 42 Finsbury pavement, E.C.  
 ¶ Richardson & Co, C F, 16 South st, E.C.  
 ¶ Riches, F J, 113 Wool Exchange, E.C.  
 ¶ Rigby, J K, 16 St Helen's pl, E.C.  
 ¶ Rimer, George H, 56 Moorgate st, E.C.  
 ¶ Roberts, A E, 19 Moorgate st, E.C.  
 ¶ Roberts, Jas, 10 Bush lane, Cannon st, E.C.  
 ¶ Roberts, J W, Finsbury circus bldgs, 18 Eldon st, E.C.  
 ¶ Roberts, R F, 65 Fenchurch st, E.C.  
 ¶ Roberts & Baker, Finsbury circus bldgs, E.C.  
 ¶ Robertson, A, 211 Barking rd, E.  
 ¶ Robertson, A H, 16 St Helen's place, E.C.  
 ¶ Robertson, A J H, 20 Bucklersbury, E.C.  
 ¶ Robertson, J A, 57 Moorgate st, E.C.

## LONDON—(continued)

¶ Robertson, W, 34 Finsbury circus, E.C.  
 ¶ Robertson & Co, W, 40 Finsbury circus, E.C.  
 ¶ Rogers, P M, 2 & 3 West st, Finsbury circus, E.C.  
 ¶ Rolfe, W T, 734 Royal Courts of Justice, and 22 Reservoir rd, Brockley, S.E.  
 ¶ Rolland, J H W, 83 King William st, E.C.  
 ¶ Ross, Jno, 5 Old Queen st, Westminster, S.W.  
 ¶ Rowley, F, 34 & 36 Gresham st, E.C.  
 ¶ Russell, A B, Marlboro House, 11 Ludgate hill, E.C.  
 ¶ Russell, W, 1 Queen Victoria st, E.C.  
 ¶ Saffery, Sons & Co, 14 Old Jewry chambers, E.C.  
 ¶ Saint & Co, J J, 18 Eldon st, E.C.  
 ¶ Saker & Davis, 95 & 97 Finsbury pavement, E.C.  
 ¶ Salmon & Barnaschön, Moorgate court, Moorgate place, E.C.  
 ¶ Samuel, G, 100 Netherwood rd, West Kensington, W.  
 ¶ Sargent, Page & Taylor, 23 College hill, E.C.  
 ¶ Saunders, C P, 1 Queen Victoria st, E.C.  
 ¶ Saunders, W, 7 Regina rd, Tollington pk, N.  
 ¶ Sawyer & Co, J & J, 3 Adelaide place, London Bridge, E.C.  
 ¶ Saxon, Geo Harry, 86 Leadenhall st, E.C.  
 ¶ Scarfi, A M, 12 & 13 Poultry, E.C.  
 ¶ Scarlett, R, 66 Kenninghall rd, Clapton, N.E.  
 ¶ Schneidau, C J, 6 Westwick gardens, West Kensington, W.  
 ¶ Schroder & Chappelow, J H, 10 Lincoln's Inn Fields, W.C.  
 ¶ Schultz & Comins, 46 Cannon st, E.C., and 13 High st, Deptford, S.E.  
 ¶ Scott, Geo Addison, 5 Gt Winchester st, E.C.  
 ¶ Scrivener, T P, Legal and General chambers, 9 Fleet st, E.C.  
 ¶ Searle, Smith & Co, F J, 4 Sun ct, Cornhill, E.C.  
 ¶ Sear, Hasluck & Co, 17 Holborn viaduct, E.C.  
 ¶ Seel, T J, 5 Copthall buildings, E.C.  
 ¶ Selfe, C G, Secretary, Junior Army and Navy Stores, Ltd, York House, Regent st, S.W.  
 ¶ Selfe, Ball, Smith & Co, 34 Old Jewry, E.C.  
 ¶ Sellars, Dicksee & Co, Copthall House, 48 Copthall avenue, E.C.  
 ¶ Sewell, Richard, 63 Threadneedle st, E.C.  
 ¶ Sharp, Parsons & Sawyer, Bond Court House, Bond court, Walbrook, E.C.  
 ¶ Sharratt, W, 21 St Augustine's rd, Camden sq, N.W.  
 ¶ Shaw, J A, 23 Queen Victoria st, E.C.  
 ¶ Shead, G, 18 Laurence Pountney hill, E.C.  
 ¶ Shepherd, G H, 28 Budge row, E.C.  
 ¶ Short & Compton, W H, Bush Lane House, Cannon st, E.C.  
 ¶ Shubbrook & Co, J, 9 Gracechurch st, E.C.  
 ¶ Sibson, H R, 6 Drapers' gardens, E.C.  
 ¶ Simmons, A, 5 Guildhall chambers, E.C.  
 ¶ Simpson, Alex J, 8 Princes st, E.C.  
 ¶ Singleton, Fabian & Co, 8 Staple Inn, W.C., and 34 Nicholas lane, E.C.  
 ¶ Sisson, R W & J A, 15 Gt St Helens, E.C.  
 ¶ Slade, Lewis & Slade, Wardrobe chambers, 146a Queen Victoria st, E.C.  
 ¶ Sloan, W B, China Inland Mission, Newington green, Mildmay, W.  
 ¶ Sloley & Co, R H, 3 King st, E.C.  
 ¶ Smalley, G B, 12 Beverley rd, Anerley, S.E.  
 ¶ Smallfield, Rawlins & Co, 45 K William st, E.C.  
 ¶ Smart, John, 118 Cannon st, E.C.  
 ¶ Smart, Jeffreys & Co, F B, 22 Queen st, E.C.  
 ¶ Smart & Son, W F, 16 Basinghall st, E.C.  
 ¶ Smiles & Co, W W, 5 King st, E.C.  
 ¶ Smith, A P, 3 Adelphi terrace, Strand, W.C.  
 ¶ Smith, E C C, 1 Great Winchester st, E.C.  
 ¶ Smith, E H, 699 High rd, Tottenham  
 ¶ Smith, Fred W, 113 Wool Exchange, 24 & 26 Basinghall st, E.C.  
 ¶ Smith, J, c.b., Inspector-General in Bankruptcy and Companies Liquidation, Board of Trade

## LONDON—(continued)

†Smith, S. 40 Bedford row, w.c.  
 †Smith, T. E. 17 Holborn viaduct, E.C.  
 †Smith, T. Fison, 4 McLean's buildings, New st sq, E.C.  
 †Smith & Dicksee, T. F. 30 & 31 St Swithin's lane, E.C.  
 †Smith & Nelson, 7 King st, E.C.  
 †Smith & Son, W. J. 61 West Smithfield, E.C.  
 †Smith & Williamson, 27 Cornhill, E.C.  
 †Smith, F. 7 King st, E.C.  
 †Smyth, F. Ironmongers' Hall, E.C.  
 †Snelgrove, A. G. West Ham Gas Co, Stratford, E.  
 †Snow, A. H. P. 36 Burleigh mansions, St Martin's lane, w.c.  
 †Soper, H. W. D. 10 & 11 Austin Friars, E.C.  
 †Soppitt, J. W. 1 to 4 Poppin's ct, Fleet st, E.C.  
 †Sorley, James, 70 Lombard st, E.C.  
 †Southcott, T. Jewry Ho, 27 & 28 Old Jewry, E.C.  
 †Southey, Frederic, 13 & 14 King st, E.C.  
 †Spain Bros & Co, 76 Coleman st E.C.  
 †Spence & Son, R. 6 Wardrobe pl, Doctor's coms, E.C.  
 †Spens, N. 12 & 13 Nicholas lane, E.C.  
 †Splers & Bevan, 72 & 73 Gracechurch st, E.C.  
 †Spokes, R. L.C.C. Broad Sanctuary chambers, Westminster, s.w.  
 †Spooner, C. H. 11 Poultry, E.C.  
 †Spooner, W. J. 366 Grays Inn rd, w.c., and St George's House, Eastcheap, E.C.  
 †Spooner & Co, St George's House, Eastcheap, E.C.  
 †Stannard & Co, 4 Finsbury circus, E.C.  
 †Stapp & Sturt, 46 Gresham st, E.C.  
 †Steele, F. R. C. 17 & 19 Godliman st, E.C.  
 †Steer & Knight, Weavers' hall, 22 Basinghall st  
 †Stewardson, W. R. 81 Cornhill, E.C.  
 †Stewart, James, Winchester House, E.C.  
 †Stiell, H. R. Worcester House, Walbrook, E.C.  
 †Street, F. E. Broad Sanctuary chrs, Westminster, s.w.  
 †Strong, W. T. 50 Fenchurch st, E.C.  
 †Stronge & Co, W. C. 297-8 & 316-19 Winchester House, Old Broad st, E.C.  
 †Sully, J. & A. W. 19 & 21 Queen Victoria st, E.C.  
 †Sunley, W. 75 Aldermanbury, E.C.  
 †Swithinbank, Innes & Co, 6 & 7 Coleman st, E.C.  
 †Tapp & Co, N. 4 Gt George st, Westminster, s.w.  
 †Tawse, Wm, 44 Gresham st, E.C.  
 †Taylor, C. 37 Walbrook, E.C.  
 †Taylor, J. Expenditure office, Euston station, n.w.  
 †Teale & Cox, 147 Aldersgate st E.C.  
 †Thomas, Peyer & Miles, 2 Adelaide place, London Bridge, s.e.  
 †Thol, E. J. 15 Coleman st, E.C.  
 †Thomson, George, Winchester House, E.C.  
 †Thomson, S. D. 28 & 29 St Swithin's lane, E.C.  
 †Thomson, W. H. 3 Clement's la, E.C.  
 †Thorne, Lancaster & Co, T. Fredk, 10 Ironmonger lane, E.C.  
 †Thornton, J. H. Western rd, Romford  
 †Thorp, A. Jun, 88 Bishopsgate st Within, E.C.  
 †Thow, Geo. A. 3 Threadneedle st, E.C.  
 †Thynne, G. A. C. 10 Basinghall st, E.C.  
 †Tilley, T. Paul, 3 Beverley rd, Chiswick, w.  
 †Tillie, A. 2-4 Fann st, E.C.  
 †Tilly & Co, 37 Queen Victoria st, E.C.  
 †Tingle, Comber & Co, 110 Cannon st, E.C.  
 †Tod, F. H. 15 Wool Exchange, Coleman st, E.C.  
 †TOD, P. H. 28 Threadneedle st, E.C.  
 †Touch & Co, George A. Bartholomew House, E.C.  
 †Towers, Arthur, Treasurer to the Islington Vestry, Vestry hall, n.  
 †Toy, George J. 1 & 2 Gt Winchester st, E.C.  
 †Trenow & Heisch, 18 St Helen's place, E.C.

## LONDON—(continued)

†Trewren & Peter, J. 85 Gresham st, E.C.  
 †Tribe, Clarke, Painter & Co, 19 Coleman st, E.C.  
 †Tubbs, J. E. 118 Fenchurch st, E.C.  
 †Tulloch, G. H. 41 Coleman st, E.C.  
 †Turberville, A. E. 15 Queen st, E.C.  
 †Turnbull, A. D. L. 24 Cornhill, E.C.  
 †Turner, F. 142 and 143 Palmerston buildings, Old Broad st, E.C.  
 †Turner, H. F. 31 Haymarket, s.w.  
 †Turner, W. F. 4 Sun ct, Cornhill, E.C.  
 †Turquand & Son, 63 Finsbury pavement, E.C.  
 †Turquand, Turquand & Co, 1 Broad st bldgs, E.C.  
 †Turquand, Youngs, Bishop & Clarke, 41 Coleman st, E.C.  
 †Ulrich, E. 2 Laurence Pountney hill, E.C.  
 †Vagg, J. H. Imperial bldgs, Ludgate circus, E.C.  
 †Vallis, E. 81 Brixton rd, s.w.  
 †Van de Linde & Son, Gérard, 50 Gracechurch st, E.C.  
 †Vellacott, H. D. 51 and 52 Fenchurch st  
 †Venn, C. A. 15 New Inn, Strand, w.c.  
 †Vernon, J. F. St Stephen's chambers, Telegraph st, E.C.  
 †Vigers, H. 8 Frederick's pl, Old Jewry, E.C.  
 †Vincent & Co, Chas W. 85 Gresham st, E.C.  
 †Viney, Price & Goodyear, 99 Cheapside, E.C.  
 †Vokins, C. K. 85 Gresham st, E.C.  
 †Wagstaff, Blundell, Biggs & Co, 38 Parliament st, s.w.  
 †Wake, A. E. 103 Cannon st, E.C.  
 †Wall, R. E. 18 Adam st, Adelphi, w.c.  
 †Waller, W. E. 28 Richmond crescent, Barnsbury, n.  
 †Waller, W. Rowland, 3 Bucklersbury, Cheap-side, E.C.  
 †Wallington & Co, 4 Tokenhouse buildings, E.C.  
 †Walmsley, C. Donnington House, Norfolk st, w.c.  
 †Walter, F. P. 20 Bucklersbury, E.C.  
 †Walter & Gregson, Langbourn chambers, 17 Fenchurch st, E.C.  
 †Walton, Joseph, 44 King William st, E.C.  
 †Ward & Wilding, 2 Clements Inn, w.c.  
 †Ward & Co, J. E. Broad street House  
 †Warner, F. J. Mansion House chambers, 11 Queen Victoria st, E.C.  
 †Warner, R. 74 Coleman st, E.C.  
 †Warner, Westall & Co, 10 Walbrook, E.C.  
 †Watkins & Co, H. 23 New Broad st, E.C.  
 †Watters, George, 35 St Swithin's lane, E.C.  
 †Watts, A. E. 28 Thurlow hill, West Norwood, s.e.  
 †Waud, Edmonds & Bouton, 6 Gt St Thomas Apostle, E.C.  
 †Webber, E. J. 74 Wilberforce rd, Finsbury pk, n.  
 †Webster & Co, A. E. 24 Gt Winchester st, E.C.  
 †Wederell & Co, T. S. 75 Coleman st, E.C.  
 †Weir, W. 106 City rd, E.C.  
 †Wells, C. H. 1 Southwark st, s.e.  
 †Welton, Jones & Co, 5 Moorgate st, E.C.  
 †Wenborn, G. F. 16 Water lane, Great Tower st, E.C.  
 †Wenham, Angus & Co, 10 Walbrook, E.C.  
 †West & Pettigrew, 24 Gresham st, E.C.  
 †Westcott, Marshall & Co, 99 Gresham st, E.C.  
 †Westwood, J. 10 St Helen's pl, E.C.  
 †Whamond, Williams & Co, 3 Crown court, Old Broad st, E.C.  
 †Wheatley, F. G. 263 Strand, w.c.  
 †Wheeler & Monro, 41 & 42 and 1 & 2 King st, Covent garden, w.c.  
 †Whinney, Smith & Whinney, 8 Old Jewry, E.C.  
 †Wickham, W. C. 43 to 45 Tower chambers, Moorgate st, E.C.  
 †Wilfin & Co, F. K. 14 Queen Victoria st, E.C.  
 †Wigham, M. T. 34 Gresham st, E.C.  
 †Wilde, Venables & Ferguson Davie, 61½ Fore st, E.C.

## LONDON—(continued)

†Wilkins, W. Laurel villa, Pinner rd, Harrow-on-the-Hill  
 †Willett, F. G. 17 St Swithin's lane, E.C.  
 †Williams, C. F. 56 Cheapside, E.C.  
 †Williams, David, 181 Queen Victoria st, E.C.  
 †Williams & Co, George, Moorgate station buildings, 41 Finsbury pavement, E.C.  
 †Williams, H. L. 61 & 62 Gracechurch st, E.C.  
 †Williams, J. 103 Aldersgate st, E.C.  
 †Williams & Co, W. Bush lane House, Cannon st, E.C.  
 †Williamson, Andrew, 27 Cornhill, E.C.  
 †Wilson, E. P. 61 Wool Exchange, Coleman st, E.C.  
 †Wilson, Harry Gouldie, Dunedin House, 2 Basinghall avenue, E.C.  
 †Wilson, H. C. 43 Finsbury pavement, E.C.  
 †Wilson, H. W. 12 Trinity sq, Tower hill, E.C.  
 †Wilson, James H. 41 Coleman st, E.C.  
 †Wilson & Co, H. 37 & 39 Essex st, Strand, w.c.  
 †Wilson-Taylor & Co, Bush lane House, Cannon st, E.C.  
 †Wingfield & Edwards, 15A Paternoster row, E.C.  
 †Wingfield, F. 10 Basinghall st, E.C.  
 †Wise, W. J. 24 Selby rd, Anerley, s.e.  
 †Witt, Tansley, 40 Chancery lane, E.C.  
 †Wollen, P. O. H. B. 4 Queen Anne's grove, Bedford park, Chiswick  
 †Wood, R. H. Russell mansions, Southampton row, w.c.  
 †Wood, S. H. 7 King st, E.C.  
 †Wood, W. A. c/o Charrington & Co, Mile End  
 †Wood & Rademacher, 1 Jefferys square, St Mary Axe, E.C.  
 †Woodhouse & Wilkinson, 28 Queen st, E.C.  
 †Woodington, A. E. 5 Philipot lane, E.C.  
 †Woodington, E. 63 Queen Victoria st, E.C.  
 †Woodman, A. H. 38 Duke st, Ferndale rd, Brixton, s.w.  
 †Woodman, J. M. 95 Gresham st, E.C.  
 †Woodman, Tulloch & Edds, Mansion House buildings, 4 Queen Victoria st, E.C.  
 †Woodthorpe, Bevan & Co, Leadenhall buildings, Leadenhall st, E.C.  
 †Woolfe & Co, T. R. 65 Watling st, E.C.  
 †Woolan, B. M. 34 Dennington park rd, West Hampstead, n.w.  
 †Woolan, F. M. Winchester House, Old Broad st, E.C.  
 †Woolley, C. 35 Cornhill, E.C.  
 †Worley & Son, J. 27 Leadenhall st, E.C.  
 †Worsfold & Hayward, C. K. 80 Cannon st, E.C.  
 †Wreford, H. F. 11 & 12 Cornhill, E.C.  
 †Wreford, Son & Co, 6 Dowgate hill, Cannon street, E.C.  
 †Wright, Ernest, 78 Cheapside, E.C.  
 †Wright, G. Strother, 62 Lincoln's Inn Fields, w.c., and 31 Park rd, Wimbledon  
 †Wright, W. 23 Ansterd, Loughboro junctn, s.e.  
 †Wright, W. W. 45 & 46 Broad st avenue, E.C.  
 †Wyatt, E. J. 120 Englefield rd, n.  
 †Yeatman, A. A. 2 Gresham buildings, Basinghall st, E.C.  
 †Yonge, J. V. 62 Cheapside, E.C.  
 †Young, E. H. 8 Drapers' gardens, E.C.

## Longton

†Barlow, J. 4 King st

## Loughborough Leicestershire

†Hopps & Bankart, 4 High st  
 †Wilshere, H. W. Bank chambers

## Louth Lincs

†Vere, Geo, 2 Vickers lane

## Lowestoft

†Blake & Co, Lovewell, 148 High st  
 †Davies & Sons, T. Marine chambers

## Luton

†Crew, B. T.  
 †Scarff, A. M. Castle st chambers

## Lymm Cheshire

†Mullard, W. Accountant Urban Dist Council

## Macclesfield

†Barber, James, Town Hall, and 53 Beach lane  
 †Cooper & Son, F. 52 Roe st and 86 Bridge st  
 †Cross, W. E. 17 Duke st  
 †Crowder, J. F. 37 Cumberland st  
 †Grieves, W. Town hall  
 †Ibeson & Briggs, 76 Derby st

## Maidstone

†Blinkhorn & Palmer, Ed, 42 Week st  
 †Hyland & Riches, Frank, West Borough chrs

## Manchester

†Adamson, Son & Co, J. 10 Norfolk st  
 †Affleck, J. 22 Tibb lane, Cross st  
 †Aldred & Son, T. 88 Mosley st  
 †Aldred, Son & Co, 2 Booth st  
 †Anyon & Sheldermine, 6 St James's sq, John Dalton st  
 †Appleby & Wood, 10 Norfolk st  
 †Ashton, Sons & Campbell, 5 & 6 Tower chmbrs, Spring gardens  
 †Ashworth, Mosley & Co, 45 Spring gardens  
 †Asbury, Turner & Co, 42 Spring gardens  
 †Barrett, W. C. Junr, 2 Cooper st  
 †Barritt, J. 20 Perth st, Marshall place, High town, Cheetham  
 †Bayley, Wood & Co, Massey chrs, 6 Booth st  
 †Bazley, T. A. H. 40 Kennedy st  
 †Beadsall, Johnston & Co, 63 Brown st  
 †Beaver, Auckland & Smith, 17 Cooper st  
 †Bell & Oddie, 39 Hanging ditch  
 †Bindloss, B. H. Bindloss chambers, 4 Chapel walks, Cross st  
 †Black, R. 14 Brown st  
 †Boardman & Co, James, 37 Cross st  
 †Bolton, W. District Bank chmbrs, 13 Spring gdns  
 †Boyer & Co, E. A. Atlantic chrs, 7 Brazennose st  
 †Boylan, T. F. 55 Cross st  
 †Brelsford, W. Secretary Manchester Trust Ltd, 73 King st  
 †Bridgford & Sons, J. R. 28 Cross st  
 †Broadbridge, J. J. 24 Victoria bldgs, Deansgate  
 †Broderick, Boardman & Co, 104 King st  
 †Brooks, T. B. 39 Cleveland rd, Crumpsall  
 †Brown, B. Carlton buildings, 17 Cooper st  
 †Browning, T. 18 Booth st  
 †Brutton & Co, R. 7 St James's sq  
 †Burgess & Co, Alfred, 4 Chapel walks  
 †Burne & Son, J. R. 1 St Peter's sq  
 †Butcher, Litton & Pownall, 42 Spring gardens  
 †Carter & Chaloner, 16 Kennedy st  
 †Chadwick, A. 82 Lancaster avenue, Fennel st  
 †Chaloner, H. J. 49 Princess st  
 †Charlesworth, A. 77 King st  
 †Chesney's Sons & Co, 5 York st  
 †Clarke, Price-Heywood & Co, 26 Brown st  
 †Clough, Armstrong & Ford, 3 Marsden st  
 †Coates, Wm J. 5 John Dalton st  
 †Cocks, O. Chancery place, Booth st  
 †Collier, J. 84 Bindloss chmbrs, 4 Chapel walks  
 †Collier & Co, E. Temple chrs, 33 Brazennose st  
 †Coombes, H. B. York chmbrs, 27 Brazennose st  
 †Cooper & Cooper, 33 Princess st  
 †Cooper, Newall & Co, Ogden's chambers, 134 Deansgate  
 †Corfield & Cripwell, 20 Cross st  
 †Cottam & Son, S. E. 49 Spring gardens  
 †Crew, B. T. York buildings, Mosley st  
 †Crossley, W. Cromwell bldgs, 11 Blackfriars st  
 †Deacon & Brother, A. G. 14 Brown st  
 †De Jongh, C. 64 Cross st

## MANCHESTER—(continued)

§ Earnshaw & Son, J, 78 King st  
 § Eastwood, J A, 49 Princess st  
 § Ferguson, H S, Stafford chrs, 14 Brown st  
 § Fliton, Fred A, P. O. chambers, 26 Brown st  
 § Fletcher, Holmes & Wainwright, 26 King st  
 § Gillies, A A, 46 Brown st  
 § Graham & Co, J J, 77 King st  
 § Greenhalgh, D, 4 York st  
 § Gregson, P, 57 Princess st  
 § Grierson, Albert, 18 Booth st, Mosley st  
 § Guthrie & Co, Edwin, 71 King st  
 § Hague, F H, 30 Spring gardens  
 § Haley, H, 5 Norfolk st  
 § Halliday, Pearson & Co, 13 Spring gardens  
 § Halsall, F W, Lancaster avenue, Fennel st  
 § Hampson, E, 77 King st  
 § Handley & Wilde, 4A Booth st  
 § Hangreaves, F, Post Office chrs, 26 Brown st  
 § Harrison & Co, J A, 40 South King st  
 § Haworth & Co, R C & H, 19 Cooper st  
 § Haworth, J W, 55 Market st  
 § Heatley, R, 6 Ellery rd, Pendleton  
 § Heaton & Smith, H, 7 Brazennose st  
 § Heskeith, J R, 22 Brazennose st  
 § Hessey, W, St James' sq  
 § Hirst, J W A, 2 Ridgefield  
 § Hodson, George, 32 St Ann st  
 § Horsfield & Co, Thomas, 60 King st  
 § Ingram, J A, 37 Plymouth av, Chorlton-on-Medlock  
 § Jeffery, A, 3 York place, Oxford rd  
 § Jenkins, T H, 19 Bridge st, City  
 § Johnson & Milne, Prudential bldgs, 78 King st  
 § Johnson, S C, Corn and Produce Exchange  
 § Johnson & Edwards, 78 King st  
 § Jones & Co, J, 39 York st  
 § Jones, R E, 38 Fountain st  
 § Jones, Crewdson & Youatt, 7 Norfolk st  
 § Josolyne, Miles & Blow, 51 Piccadilly  
 § Kay, T E, 78 King st  
 § Kennerley, J H, 55 Market st  
 § Kerr & Co, J, 14A Faulkner st  
 § Kidson & Son, W H, 6 St James' sq  
 § Kidson, Taylor & Critchley, 6 St James' square  
 § Knight, G J, 19 Chapel walks  
 § Lawton & Son, E, Stafford chmbrs, 14 Brown st  
 § Lees & Harper, 5 St James' sq  
 § Litchfield & Challoner, 41 John Dalton st  
 § Lord & Co, S, 305-7 Corn Exchange bldgs, Cathedral st  
 § Lunt, J, York chambers, 27 Brazennose st  
 § Lyons, H S, Exchange bldgs, 6 St Mary's gate  
 § Marsden, G, 12 Irwell park, Eccles  
 § Marshall, Gibbon & Co, 38 Barton arcade  
 § Maybury, C W, 5 Clarence st  
 § McNaught & Gibson, R, 4 Chapel walks  
 § Middleton, Dann & Co, Werneth chambers, 29 Princess st  
 § Miller & Co, R F, 16 Kennedy st  
 § Möller & Hull, Queen's chambers, 5 John Dalton st  
 § Morley, G, 23 Brazennose st  
 § Morris, Gregory & Holmes, 32 York st  
 § Morris, W F, 100 King st  
 § Mortimer & Co, Thos, 100 King st  
 § Moss, Barker & Hamer, Haworth's bldgs, 5 Cross st  
 § Mottershead & Co, T, Bindloss chambers, 4 Chapel walks  
 § Mountain, Jones & Co, 39 York st  
 § Murgatroyd, F B, 6 John Dalton st  
 § Murray, Adam, Hazeldene, Kersal, and Clarendon Club  
 § Nairne & Son, 10 Marsden st  
 § Nasmith, Coutts & Co, 69 Princess st  
 § Neild & Son, I, 19 Chapel walks  
 § Newton & Baskerville, W, 69 Bridge st  
 § Nicholson & Co, H T, 41 Market st  
 § Nixon, A, 31 Victoria buildings, Deansgate

## MANCHESTER—(continued)

§ Oddie, Ashton & Co, M, 23 Cross st  
 § Ogden & Ward, Mark, Stafford chambers, 14 Brown st  
 § Parkinson, Mather & Co, 8 King st  
 § Perrin, A, Queen's chrs, 3 John Dalton st  
 § Piggott & Co, A E, 65 Prudential Assurance bldgs, 78 King st  
 § Pilkington, E H, Stephen chmbrs, 62 Market st  
 § Pilling & Co, 2 Clarence buildings, Booth st  
 § Plumptre, T, 3 Cooper st  
 § Pollitt, J W, 7 Pall Mall  
 § Poplewell, Son & Kenyon, F W, 2 Marsden st  
 § Price, H L, 79 Mosley st  
 § Redfearn, A, 33 & 34 Mansfield chrs, St Ann's sq  
 § Roberts, R R, 14 Brown st  
 § Robinson & Son, S, 7 Kennedy st  
 § Robinson, G A, 10 St James' sq  
 § Russell, G H, 1 Fennell st  
 § Ryan, W T, 24 York buildings, 33 Mosley st  
 § Schofield & Co, J, 33 Mosley st  
 § Scott, Morris & Co, Fred, Temple chrs, 33 Brazennose st  
 § Sharples & Co, T, 48 Dantzic st  
 § Smethurst & Co, Thomas, Prince's chambers, 26 Pall Mall  
 § Smith & Co, E, 30 Brazennose st  
 § Smith, Garnett & Co, David, 22 Booth st  
 § Spencer & Co, N, 15 High st  
 § Stator, S, 64 Fountain st  
 § Steele, H, 14 Ridgefield, John Dalton st  
 § Stelfox, J L, 9 Oxford st  
 § Stockwell & Williams, 52 Brown st  
 § Stonex, A, 16 Kennedy st  
 § Stott, John, 46 Market st  
 § Sutton, J B, 5 John Dalton st  
 § Swanwick, P G, 64 Cross st  
 § Swindells, W, 78 Ladybarn lane, Fallowfield  
 § Thompson, Son & Gibbon, Peter, Central chrs, Brazennose st  
 § Thorburn, Jas, 32 Kennedy st  
 § Tonge, J, 22 Booth st  
 § Tongue & Co, A, 86 King st  
 § Trevor, Murgatroyd, Shuttleworth & Haworth, Duchy chambers, Clarence st  
 § Trotter & Co, J Townley, York chambers, 27 Brazennose st  
 § Twist, J, Brook st mills  
 § Wade & Co, C H, 37 Cross st  
 § Walker, E W, 25 Cross st  
 § Walmsley & Co, 33-4 Trevelyan bldgs, Corporation st  
 § Warnes, W H, 6 John Dalton st  
 § Waterworth, T, 64 Cross st  
 § Watson, Mountain & Co, A, 7 York st  
 § Webb, T, Trevelyan bldgs, 52 Corporation st  
 § Whitaker, W, 86 King st  
 § Whittaker, A, 100 King st  
 § Whittaker & Provis, 3 Mount st  
 § Wightman, G, 37 Princess st  
 § Willett, Frederick, 49 Spring gardens  
 § Williams & Co, E, 75 Princess st  
 § Williams, E, 1 Dalton chmbrs, 41 John Dalton st  
 § Williamson & Dryan, Bow chrs, 55 Cross st  
 § Williamson & White, 37 Brown st  
 § Withnell, J W, 20 Booth st  
 § Womersley, F, Longford chambers, 1 Piccadilly

## Mansfield Notts

§ Garry, H S, 18 St John st

## Margate Kent

§ Hoare, J, Boro Accountant, Municipal bldg  
 § Scarlett & Goldsack, Union row

## Matlock

§ Hall, Robert, Victoria buildings

## Middlesbrough

§ Brodie, A, 4 Ayresome terrace, Linthorpe rd  
 § Forster, F J, Albert chambers  
 § Gilchrist & Tash, Yorkshire Bank chambers  
 § Gray, C, 129 Albert rd  
 § Hallam, T Anson & Co, Post Office chambers  
 § Hynd, J, 62 Albert rd  
 § Monkhouse, Goddard & Co, 2 Exchange place  
 § Peat & Co, W B, Royal Exchange  
 § Spence, A, 61 Albert rd  
 § Tennet, W, 66 Corporation rd

## Middleton Lancs

§ Smethurst & Co, Thos, Rochdale rd

## Morecambe

Asbury, H, 7 Pleasant View terrace, Westminster rd, Alexandra rd

## Morley near Leeds

§ Atkinson & Crowther, 1 Princess st

## Morpeth Northumberland

§ Gillespie Bros & Co, Market place

## Nailsworth Gloucestershire

§ Dudbridge & Sons, S J

## Neath Glamorganshire

§ Rees & Son, W H, Charlesville place

## Nelson Lancs

§ Proctor & Proctor, Bank chambers  
 § Whittaker, J, Town Hall

## Newark

§ Hirst & White, 22 Castle gate

## Newcastle-on-Tyne

§ Alden, W F, 54 Grey st  
 § Allen, R, 24 Grainger st west  
 § Benson & Son, J G, 12 Grey st  
 § Blakey, W, 71 Westgate rd  
 § Bowden, Son & Nephew, Thomas, 42 Mosley st  
 § Carr, A E, Erskine chmbrs, 13 Grainger st west  
 § Carr, J, 41 Mosley st  
 § Challoner, T D, 22 Dean st  
 § Cockburn, J, 7 Collingwood st  
 § Cowell, C, 11 Pilgrim st  
 § Eytton, T, County chambers, Westgate rd  
 § Forster, M Douglas, 4 Royal arcade, Pilgrim st west  
 § Forster, W C, Erskine chambers, 13 Grainger st west  
 § Gardner & Co, J A, St Nicholas chambers  
 § Gillespie Bros & Co, Cross House chambers, Westgate rd  
 § Guthrie, N, Prudential buildings, Mosley st  
 § Hallam, T Anson & Co, 13 Mosley st  
 § Holmes, Spence & Co, 10 Royal arcade  
 § Kent, C W, 6 Mosley st  
 § Lloyd, W H, County Accountant, Moot hall  
 § Mallet, J, 18 Clayton st east  
 § Martin, Thrale C, 42 Grainger st  
 § Miller & Co, R F, Standard chmbrs, Neville st  
 § Monkhouse, Goddard & Co, St Nicholas chmbrs  
 § Nicholson, J M, Neville chmbrs, 42 Westgate rd  
 § Oliver, J L, Union chmbrs, 32 Grainger st west  
 § Ormond & Son, R, 24 Grainger st west  
 § Peverley, R B, 19 Queen st, Quay  
 § Price, A W, 110 Pilgrim st  
 § Reid, E M, 32 Dean st  
 § Reid, I B, 30 Mosley st  
 § Rosevear, H T, 25 Westgate rd  
 § Rycroft, W A, 55 Pilgrim st  
 § Sheppard, F W B, 18 Hawthorn rd, South Gosforth  
 § Sisson, R W & J A, 13 Grey st

## NEWCASTLE-ON-TYNE—(continued)

§ Smith, Richard, Clayton chmbrs, 61 Westgate rd  
 § Sparks & Son, Edward, 24 Grainger st west  
 § Strachan & Co, 18 Grainger st west  
 § Thirlaway, T E, Accountant to C S Swan & Hunter, Lim  
 § Thompson, F W, 1 Newgate st  
 § Ward, Percy F, Union chambers, 32 Grainger st west  
 § Wilkie, James P, 13 Grey st  
 § Winter & Sons, J M, 16 Market st

## Newcastle Staffordshire

§ Bournier, Bullock & Co, 9 Brunswick st  
 § Earl & Son, E, 2 Queen st  
 § Ibeson, Figgins & Vallancy

## Newnham

§ Roberts, W G, High st

## Newport Isle of Wight

§ Black, W C, 19 Quay st

## Newport Mon

§ Ayllie, C M, 10 Commercial st  
 § Barfoot, C L, Carlton chambers, High st  
 § Bell, J R, Westgate chambers, Commercial st  
 § Blackburn, H S, Westgate chambers  
 § Meacock & Co, W, Carlton chrs, 45 High st  
 § Parsons, C E, Central chambers  
 § Price, W O, 155 Caerleon rd, Maindee  
 § Slade & Co, C W, 27 High st  
 § Ware, Hellyer & Co, Town Hall chambers  
 § Waters, Charles H, Gloucester Bank chambers  
 § Wood, H, 36 High st  
 § Wood & Son, I, Victoria chmbrs, 20 Bridge st

## Newtown Mont

§ Morgan, E C, 2 The Crescent  
 § Rowlands, B B, 2 Severn sq

## Northampton

§ Edens, J L, Borough Accountant's office  
 § Hill, Vellacott & Co, A J, Lloyd's bank bldg, St Giles' sq  
 § Hull, S, Town hall  
 § Hull, W J, Town hall  
 § Law, J E, Wellington chambers, 35 Wood st  
 § Palmer & Co, A C, St Giles' chambers  
 § Roberts & Baker, 44 Abington st  
 § Steeds, E P, 11A Abington st

## North Shields

§ Davey, W H, 13 Camden st  
 § Reid, I B, 80 Saville st  
 § Scott, A, 3 Lovaine avenue

## Norton near Stourbridge

§ Nash, W E

## Norwich

§ Bullimore, T, Old Bank of England court, Queen st  
 § Culley, S, Old Bank of England chambers, Queen st  
 § Fairbairn, James, Haymarket  
 § Gentry, A F, City Accountant  
 § Goddard, W G, 9 Redwell st  
 § Gould, H P, 8 King st  
 § Larking, Charles, Commercial chmbrs, Briggs st  
 § Smith, H H, 1 Redwell st

## Nottingham

§ Atkin & Howard, Francis, 1 Cobden chambers, 27 Pelham st  
 § Baggalley, R B, Bentinck bldgs, Wheeler gate  
 § Barton, W J, Bentinck bldgs, Wheeler gate

## NOTTINGHAM—(continued)

- §Bauser, H, 31 Heskey st  
 §Bryan, J E, St Peter's Church side  
 §Chamberlin, A J, St Peter's Church walk  
 §Cheves, J, 1 King John's chambers, Bridlesmith gate  
 §Cleveland, A E, City Accountant's office, St Peter's Church side  
 §Cross, E F, Cobden chambers, Pelham st  
 §Derbyshire Bros, Bentinck bldgs, Wheeler gate  
 §Fox, F J, St Peter's Church side  
 §Gadd, G G, Lloyd's Bank Ltd  
 §Garton, W, gas accountant, 4 George st  
 §Gath, W, Prudential buildings, Queen st  
 §Hallam, S, Berlin chambers, 2 Lister gate  
 §Hamilton, W R, Armitage chmbrs, Victoria st  
 §Harlow, E, Grosvenor chambers, King st  
 §Harrison, Frank, Poor law offices  
 §Hepburn, T, 1 St Peter's Church walk  
 §Hubbart & Durose, 10 South parade  
 §Leman, & Sons, 1 St Peter's Church walk  
 §Mellors, Basden & Mellors, 1 King John's chambers, Bridlesmith gate  
 §Rhodes, R, 18 Low pavement  
 §Rogers & Page, A C W, Temple buildings, Albert st  
 §Rogers, C, Temple buildings, Albert st  
 §Sackett, E G, 17 Low pavement  
 §Sands & Flinders, City chmbrs, South parade  
 §Sands, Edwin, 43 Burton st  
 §Saywell, E I, Brougham chmbrs, Wheeler gate  
 §Winnicott & Morris, Albert chambers, Albert st

## Oldham

- §Atkins, J C, 19 Queen st  
 §Berry, J, 27 Union st  
 §Birch, T, 56 King st  
 §Brierley, F, 13 Coronation st  
 §Brierley, J, 24 Clegg st  
 §Bunting, J H, 103 Union st  
 §Cooper, D, 173 Coppice st  
 §Dyer, C E, 50 Yorkshire st  
 §Grime & Son, R, 40 Clegg st  
 §Hardman & Co, 9 Church terrace  
 §Hulton, J S, 16 Clegg st  
 §Lees, J F, 17 Queen st  
 §Scholes, J, Poettiro chambers, Yorkshire st  
 §Shaw, W, 25 Union st  
 §Taylor, R, 9 Church lane  
 §Wrigley & Son, W, 9 Clegg st

## Ormskirk

- §Mawdsley, Wm, 33 Burscough st

## Oswaldtwistle Lancs

- §Sandeman, W, Rhyddings st

## Oswestry Shropshire

- §Coulson, W W, Oswald rd  
 §Lawson, H, 8 Salop rd  
 §Williams & Nicholson, Salop house, Salop rd

## Oxford

- §Andrews, Francis Joseph, 55 & 56 Cornmarket st  
 §Betteridge, E, 31 Western road  
 §Carver, W S, Town hall  
 §Comfort, B, 26 St John st  
 §Haines, C F, 21 St Michael's st  
 §Mallam, J S, 6 Cornmarket st  
 §Preston, A E, 55 Cornmarket st

## Oxton Cheshire

- §Methuen, W F, 72 Bidston rd

## Padiham Lancs

- §Pate, T, 3 King st

## Penarth

- §Storrs, A, 9 Belle Vue terrace  
 §Taverner, A T, 28 Hickman rd

## Penrith

- §Tod, N, St Andrew's churchyard

## Pentre Glamorgan

- §Hopkins, J, District Council Offices

## Peterborough

- §Smart, J R, Queen st

## Plymouth

- §Adshead, W H, Furzeleigh terrace, Mutley  
 §Ariss & Phillips, 23 Westwell st  
 §Bromhead, R, 58 South Side st  
 §Davey, H, 24 Bedford st  
 §Dawe, Hicks & Co, F W, Devon and Cornwall bank chambers, Bedford st  
 §Luxon & Co, William, Central exchange  
 §Murray, G, Bedford house, Bedford st  
 §Pawley, T J, 9 Westwell st

## Pontefract

- §Roberts & Wilkinson, Ropergate chambers

## Pontypridd

- §Hammond, J, 6 Gelliwastad rd  
 §Jenkins & Jones

## Poole

- §Boyt, J H, Hunger hill  
 §Cridland & Co, High st  
 §Wheatley, F G, High st

## Portsmouth

- §Aylen, G T, Chesterho, Commercial rd, Landport  
 §Casey, T H, 90 St George's sq, Portsea, and 58 Commercial rd, Portsmouth  
 §Edmonds, Son & Clover, 70 Commercial rd  
 §Hunt, W F J, Cambridge Junction, High st  
 §Morris, H B, Gladstone buildings  
 §Windsor, H E, 131 High st

## Preston

- §Bee, T, 13 Chapel st  
 §Carter, J, Borough Treasurer, Town hall  
 §Croasdale, J D, Town hall  
 §Davies & Crane, 5 Winckley st  
 §Farnworth, E J, 26 Winckley sq  
 §Livesey, Samuel, 98A Fishergate  
 §Meagher, W P, 18 Cannon st  
 §Moore, W L, 32 Ribblesdale place  
 §Moore & Smalley, 9 Chapel st  
 §Rushton, T, 45 Fishergate  
 §Sumner, C J, 9A Lune st  
 §Swarbrick, W I, 4 Chapel st  
 §Titus Thorp & Ainsworth, 11 Winckley st  
 §Todd, James, 3 Winckley sq  
 §Wignall, T, 12 Lune st

## Pulham Market Norfolk

- §Borrett, R

## Radcliffe Lancs

- §Hardman, F, 87 Church st

## Ramsbottom

- §Birtwistle, M, 8 Garden st  
 §Pilling, J, 40 Bolton st

## Ramsgate Kent

- §Kingsland, A W, Town hall  
 §Scarlett & Goldsack, 36 High st

## Rawtenstall Lancs

- §Haworth, Jas, 16 Bury rd

## Reading

- §Allnatt, B P, 2 Forbury  
 §Cane, A H, 7 King st  
 §Egginton & Son, 150 Friar st  
 §Francis, E, 172 Friar st  
 §Higgs, A T, 240 King's rd  
 §Reynolds, S A, 62 London st  
 §Stevens, C R, 17 Friar st  
 §West, A G, 10 High st  
 §Wright, F H, 20 Eldon road

## Redditch Worcestershire

- §Dixon, R, Victoria buildings, Eversham st  
 §Wright, Harry, 9 Prospect hill

## Redhill

- §Simmons, A, London rd

## Rhyl Flintshire

- §Thompson, G, Kempton House, Conway st

## Richmond Surrey

- §Chandler & Sons, 14 The Arcade  
 §Hoare, H J, Borough Accountant's Office  
 §Metzner, Percy, Escourt  
 §Montgomerie, J C, 11 Dynevor road  
 §Richards, H, Town hall

## Rochdale

- §Chadwick, J M L, 95 Drake st  
 §Lewis & Son, Walter S, 3 King st, South parade  
 §Lord, J E, Town hall chambers  
 §Redman, W C, 95 Drake st

## Rochester Kent

- §Watson, R, 308 The Bank

## Romford Essex

- §Thornton, J H, Western rd

## Rotherham

- §Copley, A E, 16 Main st  
 §Hart, Moss & Co, 22 Moorgate st  
 §Roberts, G W, 8 Moorgate st  
 §Warwick, T H, Westgate and Domine lane

## Rugby Warwickshire

- §Atkinson, W G, 8 Albert st  
 §Gilbert, H E, 110 Station road

## Runcorn Cheshire

- §Knight, G J, 44 High st  
 §Lightburn & Son, J W, 85 High st

## Ruthin Denbigh

- §Jones, D & C E, 38 Well st

## Ryde Isle of Wight

- §Flux, F G, 7 Lind st

## St. Anne's-on-the-Sea Lancs

- §Haworth, J, 15 Park rd

## St. Austell Cornwall

- §Kinsman, Thomas, Bank offices

## St. Helens Lancs

- §Butcher, Litton & Pownall, Imperial bldgs  
 §Griffin, A, 17 Market st  
 §Hammill & Marsh, Bank chambers, Hardshaw st  
 §Leach, J B & B, 21 Hardshaw st  
 §Ormandy, G, 8 East st

## Salford

- §Crossley, T, Town hall  
 §Elliott, J, Borough Treasurer, Town hall  
 §Knott, C, Town hall  
 §Lowe, J, Town hall  
 §Martin, F, Borough Treasurer's office, Town hall  
 §Patterson, C H, Borough Accountant's office, Town hall

## Salisbury Wilts

- §Dawes, F A, Endless st  
 §Fisher, M C, 95 Crane st

## Scarborough

- §Bradley, Davis & Co, Huntriss chambers  
 §Fawcett, T M, Town hall  
 §Platts & Co, S C, York chrs, Westborough  
 §Read, F H, 32 Queen st  
 §Stephenson, F G, King's st  
 §Stephenson, J, King's cliff  
 §Webb, C, 27 Westborough

## Seacombe Cheshire

- §Dodd & Symons, 85 Brighton st

## Sedgley

- §Eagleton, Samuel P, Dudley rd

## Selby

- §Sorby, J, 22 Church hill

## Sheffield

- §Andrew, J, 72 Queen st  
 §Barber Bros & Wortley, Alliance chrs, George st  
 §Bartlett & Sons, J S, 47 Bank st  
 §Baxter, G S, Acct. Sheffield School Board  
 §Bedford, F, 68 & 70 Queen st  
 §Berry, F, 117 Upper Hanover st  
 §Best, J W, 20 Bank st  
 §Birch, A S O, St Peter's close  
 §Bramall, Henry, 12 St James' st  
 §Camm, Corbridge & Metcalfe, 17 Bank st  
 §Cocking & Sons, Thos, 102 Barker pool  
 §Collier, C J, 14 St James' st  
 §Corker, W F, 19 Figuee lane  
 §Foster & Son, E S, 11 St James' row  
 §Foxon & Deakin, R L, Independent bldgs, 21 Fargate  
 §Franklin & Co, George, Imperial chambers, Norfolk row  
 §Gardner, H S, Hallamshire chmbrs, Church st  
 §Gibson, G, 9 St James' row  
 §Gill, S T, Alliance chambers, George st  
 §Goodlad, W A, 93 Queen st  
 §Greenway, J B, 6 Sheaf gardens terrace  
 §Gregory, J, 8 Norfolk row  
 §Hadfield & Riddell, 38 Norfolk st  
 §Hallam, J B, 10 St James' st  
 §Hardy & Lawton, York st  
 §Hart, Moss & Co, Norfolk chrs, 55 Norfolk st  
 §Hawson & Co, W G, Hartshead chambers  
 §Henderson, J, 10 St James st  
 §Hetherington, W W, 281 Abbeydale rd  
 §Holmes, H T E, 39 Wostenholin rd  
 §Holmes, W, Church st chambers  
 §Howe, Richard, 3 Hartshead  
 §Jones, A, 67 Brunswick st, Broomhall  
 §Knox, Burbidge & Co, Hoolle's chrs, 45 Bank st  
 §Macredie & Evans, 26 George st  
 §Moulson, J M, 14 Norfolk row  
 §Nodder, Hancock & Co, 23 Church st  
 §Oakes, Marriott, 10 East parade  
 §Parker, Jno J, 404 Fargate  
 §Parkin, T C, 36 Bank st  
 §Pearson, J, 46 Campo lane  
 §Revill, S W, 6 Beeton rd, Mersbrook  
 §Richards, W A, Buckingham chrs, St James' st



## SHEFFIELD—(continued)

§Richmond, E, Gladstone buildings, James' st  
 §Seager, S, City Auditor, Town hall  
 §Sharman, J P, 7 St James' row  
 §Short & Co, S, Cairns chrs, 19 St James' st  
 §Short, W & H, Goldsmiths' chmbrs, 4 York st  
 §Shuttleworth & Son, T G, Royal Insurance buildings, Church st  
 §Simpson, Charles, Gt Northn chmbrs, Fargate  
 §Sissons, W, 74 High st  
 §Smith, W H, Midland chambers, High st  
 §Smith & Gill, 14 Norfolk row  
 §Swift, H, 9 Figtree lane  
 §Terrey, W, Waterworks office, Town hall  
 §Thorpe & Freeborough, Haxworth chrs, 25 Figtree lane  
 §Toothill, H, 11 Figtree lane, Bank st  
 §Warner & Sons, C, York chambers, 18 York st  
 §Watson & Sons, John, Assay Office, Leopold st  
 §Wells-Smith & Co, H, 8 Bank st  
 §Whitaker, L A, 14 Royal Insurance buildings, Church st  
 §Wing, W, 7 North Church st  
 §Woodworth, T, 22 York st  
 §Wostinholm & Stevenson, 10 Norfolk row  
 §Wright, G E, 93 Sharrow rd, Sharrow

## Shipley Yorks

§Gaskell, E, 4 Hope view

## Shrewsbury

§Baxter, Wm, County Accountant, Shire hall  
 §Cooper, A E, 7 Dogpole  
 §Goyne, F, Dogpole  
 §Harries, Nelson C, 5 High st  
 §Vine, James, County chambers, 12 High st  
 §Westhead, P, 16 St John's hill  
 §Wright & Westhead, 16 St John's hill

## Sittingbourne Kent

§Lee, A J, Crescent st, and Park row

## Solihull Warwickshire

§Hodgkinson, C  
 §Thompson, F L, Bank buildings, Poplar rd

## Southampton

§Burnett & Sons, J J, 2 High st  
 §Chesher, H W, Deputy Borough Accountant, Municipal Offices  
 §Hamilton & Rowland, J T, 23 High st  
 §Sparrow, A J, 2 Portland st  
 §Whittaker & Bailey, E, 3 Portland st

## Southborough Kent

§Pomfret & Co, B

## Southend-on-Sea

§Coldicott, J W, 6 Stanley road  
 §Price & Holton, 12 Nelson st  
 §Tweedale, C E, Borough Accountant, Weston chambers, Weston rd  
 §Wood & Radermacher, Weston chambers

## Southport

§Campbell, A, 6 York avenue  
 §Clark, C C, 217 Lord st  
 §Davies & Crane, 211 Lord st  
 §Jump, J, 42 Chapel st  
 §Kay, Hiram, Albert rd  
 §King, John, 13 Lethbridge rd  
 §Lloyd, G, Borough Accountant, Town Hall  
 §Platt & Son, J, 1 Post Office avenue  
 §Ripley, J G, Exchange buildings  
 §Roberts, Benjamin, Ash, 4 London st  
 §Yates & Scampton, 1 Lansdowne rd

## Southsea

§Love & Cooper, Osborne rd

## South Shields

§Chapman, Henry, Waterloo chmbrs, 67 King st  
 §Grimes, J, 34 King st  
 §Penney, J H, Chapter row  
 §Reed, T, Albany chambers, 63 King st  
 §Smith, W, Arthur, Commercial chambers, 71 King st  
 §Stableford, John, Russell buildings, King st  
 §Walton & Hall, 70 King st

## Stafford

§Dean, G, 9 St Mary's grove  
 §Parker, G S, Boro' Accountant, Boro' Hall  
 §Wright & Westhead, 1 Martin's st

## Stalybridge

§Heap, Son & Norman, 129 Stamford st  
 §Nasmith, Coutts & Co, 128 Stamford st

## Stockport

§Bateman, J & W, 28 St Peter's gate  
 §Bragg, A Wisely, 61 Bloom st, Edgeley  
 §Charlesworth & Co, W, 4 Bridge st  
 §Grundy, H, Court house, Vernon st  
 §Leah, H B, 14 Warren st  
 §Mottershead, T, 11 Manvers st, H.N.  
 §Ralphs, S, Queen's buildings, St Peter's square  
 §Robinson & Son, Stephen, 13 Great Underbank

## Stockton-on-Tees Durham

§Brown & Co, F, Finkle chambers  
 §Harland, W, 40 High st  
 §Hodgson, R Tyson, 96 High st  
 §Mackinlay, Watson, Chatt & Co, Bank chrs  
 §Robinson, John, 2 Finkle st  
 §Watkins & Co, T J, Bank chambers

## Stoke-on-Trent

§Green, F, Victoria chambers, Liverpool rd  
 §Thompson, T, Boro' Treasurer, Town Hall  
 §Walter & Smyth, Sutherland chrs, High st

## Stourbridge Worcestershire

§Bennett, A J, High st, Kinver  
 §Holloway, Sidney, 1 Church st  
 §Nash, W E, 52 Hagley st

## Stratford-on-Avon

§Thompson, F L, 42 Greenhill st

## Stroud

§Dudbridge & Sons, S J, 8 Lansdown  
 §Ford, A J  
 §Randall & Payne, 5 Rowcroft

## Sunderland

§Aisbett, R, 117 High st west  
 §Ayers, J, 3 Athol terrace  
 §Chatt, R M., Union chmbrs, 14 Waterloo Place  
 §Davison, Jun, William, 33 West Sunnyside  
 §Haddock, W T, 21 Fawcett st  
 §Johnson, J W, 11 John st  
 §Kitts, J J, 36 West Sunnyside  
 §Lowes, J, 7 St George sq  
 §Neillson & Brown, 16 John st  
 §Nicholson, C O, County chrs, 66 John st  
 §Nicholson, F, Castle st  
 §Parker, John, 47 John st  
 §Rawlings & Wilkinson, 59 John st  
 §Sherwood & Co, 18 Fawcett st  
 §Squance & Sons, T C, 26 John st  
 §Usher, A E, 28 West Sunnyside  
 §Wood, H M, Baltic chambers, John st

## Sunningdale Berks

§Robinson, A, Burnham house

## Sutton Surrey

§Saxon, Geo H, 63 High st

## Sutton Coldfield

§Bibby, J E

## Swansea

§Baker, Howard & Watson, 20 Wind st  
 §Carlyle, E W, 2 Worcester place  
 §Clarke & Dovey, 32 Fisher st  
 §Goss & Co, H J, 59 & 60 Wind st  
 §Hancock, T W, 73 Mansel terrace  
 §Harvey & Sons, J F, 4 & 5 Goat st  
 §Higman & Co, H C, 1 Northampton place  
 §Jones, T H, Bank chambers, Heathfield st  
 §Knolly, D R, 7 Fisher st  
 §Pike, R P, 35 & 36 Wind st  
 §Roberts, D, 19 Heathfield st  
 §Taylor, Samuel, 3 Temple buildings, Goat st  
 §Tribe, Clark, Cawker & Co, 22 Wind st  
 §Whitehead, F, 2 Mount st

## Swindon Wilts

§Clarke, W, Oxford House, 57 Victoria rd  
 §Prideaux, Booker, Frere & Co, 1 Victoria st, Bath rd

## Tamworth

§Bonsor, S, Victoria chrs, Victoria rd  
 §Nugent, John, & Sons, 7 Victoria rd

## Taunton

§Goodman & Son, Albert, 3 Hammet st

## Teignmouth

§Atkins, N J, Ardmore

## Thornaby-on-Tees Durham

§Clarke, J W, Borough Accountant, Town hall

## Timperley Cheshire

§Allen, A F P, Oak cottage

## Tipton

§Mills, J, Accountant and Secretary, Tibbington Collieries and Brickworks Ltd  
 §Waring, J W, 75 Lower Church lane

## Tonbridge Kent

§Perkins, W A, 85 High st

## Torquay

§Lane, J, Bannercross

## Trowbridge

§Dring, T A, 56 Stallard st

## Truro

§Bullen, N B, 7 The Parade  
 §Clinton, C W, Corn Exchange offices, Bos-cawen st

## Tunbridge Wells Kent

§Dobbie, A S, 66 Grove Hill rd  
 §Greatrex, J C, Town hall  
 §Hayward, J R, 5 South grove  
 §Pomfret & Co, B, 30 High st  
 §Saker & Davis, 20 Mount pleasant

## Tunstall Staffs

§Bates, A, Piccadilly st  
 §Pope, P H, Wesley place

## Twickenham

§Young, W, 1 The Laburnums, Pope's grove

## Ulverston

§Casson, R, County chambers

## Wakefield

§Clarke, W, County offices  
 §Coppock, J, West Riding Accountant's office  
 §Coxon, C E, City Accountant, Town hall  
 §Glover, J H, 17 Wood st  
 §Goulding, Jn, West Riding Cnty Council offices  
 §Harrison, T, Sheriff's office, Queen st chmbrs  
 §Hopkinson, C, 8 Old Corn Exchange  
 §Loxey, A, 1 & 2 City chambers, Wood st  
 §Pleakard, A, 2 Snow Hill View  
 §Townend, G W, 17 Wood st

## Walsall

§Atkinson & Addenbrooke, 24 Bridge st  
 §Harries, Nelson G, The Bridge  
 §Law, A, Midland chambers, The Bridge  
 §Mackintosh & Ridsdale, Leicester st  
 §Moore, W H, Leicester st  
 §Tompkins, W E, 81 Bridge st

## Walthamstow Essex

§Clarke, Eben, 199 Hoe st

## Warrington

§Bennett, Arthur, Market Gate chambers  
 §Bolton, J, 45 Sankey st  
 §Bradshaw, E, Egypt st chambers  
 §Fairhurst, John, Borough Treasurer, Town hall  
 §Gibson, T E, Guardian Office, and 10 Winmar-leigh st  
 §Green, J S, 18 King st  
 §Lowe, Robert, 1 Bank st  
 §Mullard, W, 2 Cairo st  
 §Tunstall & Co, T & J L, Bewsey chambers, Bewsey st  
 §Voisey, L A, 21 King st  
 §Williams, J R, Sankey st chmbrs, 45 Sankey st  
 §Woodcock, W H, Assistant Boro' Treasurer, Town hall

## Warwick

§Shepherd, W, 10 High st

## Watford Herts

§Bourner, Bullock & Co, 28 High st  
 §Everden, W P C, 28 High st  
 §Goodman, T J, 19 Derby rd

## Wednesbury

§Wilson, Edward, Town hall

## Wells Somerset

§Bishop, J, Priory rd

## Welshpool Mon

§Evans, John, 24 Broad st  
 §Roper, F, 24 Broad st

## West Bromwich

§Heathcote & Coleman, 30 Sandwell rd  
 §Keys, Clement & Taylor, 298 High st

## West Hartlepool

§Fortune, W, Exchange  
 §Hodgson, W Gill, Boro Acct, Municipal bldgs  
 §Humphreys, W H, 9 York rd  
 §Mackinlay, Watson, Chatt & Co, 65 Church st  
 §Monkhouse, Goddard & Co, Church st  
 §Walton, W T, Central chambers, Whitby st  
 §Watkins & Co, T J, Albert terrace

**Weston-super-Mare** Somerset

§Ackland & Co, F J, 28 High st

**Weymouth**

§Fowler, Robert, 6 Rodwell terrace

**Whitby**

§Duggleby, R W, 48 Baxtergate

**Whitehaven**

§Nicholson & Franks, J, 18 Church st  
§Reed, A, 36 King st

**Wickham Market**

§Read & Son, C H

**Widnes**

§Ormandy, G, Bedford chambers, 66 Victoria rd  
§Rock & Son, Wm, 15 Victoria rd

**Wigan**

§Campbell & Ashton, A, 27 King st  
§Cooper & Cooper, Arcade chambers  
§Healy, G J, Arcade chambers  
§Holmes & Son, Moot hall chambers  
§King, G F, Bank chambers, Wallgate  
§King, John, Bank chambers, Wallgate  
§Wanklyn, W T, Borough Treasurer, King st  
§Yates & Scampton, 17A King st

**Wimbledon Surrey**

§Wright, G S, 31 Park rd

**Winchester Hants**

§Johnson, C, 14 Jewry st

**Wolverhampton**

§Aiken, G, Midland chambers, Princess st  
§Arlett, Wm, Sec and Acct to John Shaw & Sons,  
Wolverhampton, Ltd  
§Atkinson & Addenbrooke, Bank bldgs, Lich-  
field st  
§Bulloch, Wm, Stockwell end, Tettenhall  
§Duffield & Smith, 44 Queen st

**WOLVERHAMPTON—(continued)**

§Eagleton, Saml P, 27 Queen st  
§Edwards & Smith, Allen, St Peter's chambers,  
Lich Gate  
§Grant-Smith, W C, 27 Queen st  
§Howell, William, Town hall  
§Lowe & Pearson, 89 Darlington st  
§Muras, R, 83 Darlington st  
§Purslow, W, "Ingwood," 114 Penn rd  
§Smith, Son & Wilkie, B, 22 Darlington st  
§Vale, W V, 16 Darlington st  
§Walton, F, 44 Queen sq

**Worcester**

§Butler, E H B, 8 Foregate st  
§Cox, E, 45 Copenhagen st  
§Day, H, 5 Foregate st  
§Grafton, E J, 15 Foregate st  
§Jones, Frederick G, 5 Foregate st  
§Knott, G S L, Sherwood villa, Lower Wick  
§Leicester, H A, 15 Foregate st

**Workington Cumberland**

§Armstrong, J, 47 John st

**Worksop Notts**

§Wells-Smith, H, 76 Carlton rd

**Yeadon Yorks**

§Brown, A, West Bar

**Yeovil**

§Denman, Marillier & Allen, Bank chambers  
Walters, Wilfred T, Middle st

**York**

§Barron, T H, 1 Minister Gates  
§Davison, J W, City Accountant's Office, Guild-  
hall  
§Hetherington & Co, J, Exchange chambers,  
Clifford st  
§Humphreys, W H, Lendal Hill  
§Oman, Geo F W, 38 Petergate  
§Pearson & Taylor, Judges' court, Coney st  
§Pulleyn, H W, 34A Coney st  
Wray, J H, St Helen's chambers, Davygate

**SCOTLAND.****Aberdeen**

§Allan, R C, 21 Bridge st  
§Barclay, J W, 60 Dee st  
§Bower, H H, 38 Union st  
§Cavanah, Henry C, 177 Union st  
§Cran, P M, City Chamberlain, Town House  
§Davidson, Andrew, Canada House, Union st  
§Dickie, George, 8 Union terrace  
§Ewen, John, 1 King st  
§Grant, J R, Beechlea, 339 Great Western rd  
§Greig, John K, 123 1/2 Union st  
§Hall, Harvey, 222 Union st  
§Hector, T, 31 King st  
§Jeffrey, James A, 1 Adelphi  
§Kemp, G, J.P., 13 Bridge st  
§Ledingham, Alex, 16 Bridge st  
§Lunan, William, 183 Great Western rd  
§Machray, Alex, 152 Union st  
§McConnochie, A I, 115 Union st  
§McDiarmid, J B, 395 Gt Western rd  
§M'Bain, George, 38 Union st  
§M'Bain, John, 38 Union st

**ABERDEEN—(continued)**

§M'Gregor, J P, 38 Union st  
§Marr, Alex, 41 Grosvenor place  
§Milne, James, jun, 9 Union terrace  
§Milne & Milroy, Wm, 147 Union st  
§Mollison, George, 201 Union st  
§Ramsay, W M, 112 Broomhill rd  
§Reid, John, Canada House, Union st  
§Reid, Walter A, Canada House, Union st  
§Rennett, E, 81 Union st  
§Rennet, James B, 81 Union st  
§Ross, J A, Harbour Treasurer, Harbour office,  
Regent quay  
§Smith, Geo, 74 Union st  
§Spence, G H, 177 Union st  
§Watson, R G, 222 Union st  
§Whyte, George G, 156 Union st  
§Williamson, Charles, 156 Union st  
§Wilson, Geo, 29 Union st

**Aberfeldy**

§Macdiarmid, D, Bank of Scotland

**Airdrie**

§Benson, John, 16 North Bridge st

**Ainess** Ross and Cromarty

§Munro, R

**Alva Clackmannan**

§Cruickshank, J S, Bank place

**Arbroath**

§Black, R S, 93 High st  
§Duff, C K, 21 Dalhousie place  
§Reid, George, Royal Bank of Scotland

**Banff**

§Badenoch, Jno A, 45 High st  
§Shearer, Geo, Town house

**Bervie**

§Roberts, Jas, King st

**Broughty-Ferry**

§Erskine, D C E, Linlathen  
§Hunter, A, 3 Balgillo crescent

**Cleish Kinross**

§Drysdale, T B

**Colinton**

§Drysdale, T B

**Cupar Fife**

§Wallace, W D, County buildings

**Dundee**

§Clark, W Lawson, 11 Whitehall st  
§Cram, Jas, 16 Euclid crescent  
§Don, David, 104 Commercial st  
§Ferguson, D, Lochee rd  
§Hunter, A, 13 Albert sq  
§Irons, J M, 13 Albert sq  
§Keith, R D L, 14 Barrack st  
§Kydd, W R, 9A Ward rd  
§Mackay, A, 13 Albert sq  
§McIntyre, D, 13 Albert sq  
§Mess, John, 13 Albert sq  
§Ower, Stephen, 4 Royal Exchange place  
§Pattullo, W L, 31 Albert sq  
§Ritchie, R B, Union bank buildings  
§Ritchie, W & R, Union bank buildings  
§Robertson, F J, 9A Ward rd  
§Rorie, T H B, 31 Albert sq  
§Spence, A P, 9A Ward rd  
§Stiven, Wm, & A W, 61 Reform st  
§Thomson, R C, 11 Reform st  
§Tosh & Son, Alexander, 11 Reform st

**Dunfermline**

§Dunn, Thos, 8 Kirkgate

**Edinburgh**

§Adam, Jas S, 63 York place  
§Adam, Robert, 2 Gillsland road  
§Aitchison, Richard S, 44 Queen st  
§Alexander, J Shiels, 56 George st  
§Alexander, W A, 13 Shandon crescent  
§Allison, J & Thos, 11 South St David st  
§Anderson, D L, 28 Charlotte sq  
§Anderson, Findlay B, 24 St Andrew sq  
§Anderson, H C, 30 St Andrew sq  
§Annan, Wm, 30 York place  
§Bain, Wm, 41 Great King st  
§Balfour-Melville, E S, 29 Queen st  
§Balfour, W A, 49 Castle st  
§Balgarnie, Norman, 20 George st  
§Beilby, E M, 8 York place  
§Bird, Geo, 17 Duke st

**EDINBURGH—(continued)**

§Blakie, C L, 23 Thistle st  
§Blair, Hugh, 13 York place  
§Boothby, R T, 6 St Andrew sq  
§Bowie, J T, 18 Northumberland st  
§Boyd, Edward, 23 Thistle st  
§Brewis, John, 5 North St David st  
§Bringloe, Francis A, 123 George st  
§Brodie, John Wilson, 25A St Andrew square  
§Brodie, W P Wilson, 37 Hanover st  
§Brown, H Hay, 44 Queen st  
§Brown, James, 44 Queen st  
§Brown, John, City chambers  
§Brown, Richard, 23 St Andrew sq  
§Brown, jun, W S, 17 Dean terrace  
§Buchanan, J H, 8 York place  
§Buttar, W S, 46 Castle st  
§Cadell, jun, T, 23 Stafford st  
§Cairns, N, 18 Greenhill place  
§Callender, David, 51 Hanover st  
§Callum, J Pearson, 25 Dublin st  
§Cameron, Cowan & Watson, R, 11 North St  
Andrew st  
§Carnegie, J A, 84 Easter rd  
§Carphin, G H, 54 Queen st  
§Carter, Fred W, 5 St Andrew sq  
§Carter, Walter H, 8 Eton terrace  
§Chalmers, J K, 3 North St David st  
§Chiene, Geo, 67 George st  
§Chiene, H C, 67 George st  
§Clapperton, D A, 123 George st  
§Clark, G F, 24 St Andrew sq  
§Clark, T Bennet, 64 Queen st  
§Clunie, George T, 4A York place  
§Collie, Reg, 34 York place  
§Cook, W H, 42 Castle st  
§Cotton, D N, 9 North St David st  
§Cowan, D, 22 St Andrew sq  
§Craig, James, 27 York place  
§Craig, R A, 4 York place  
§Crawford, Fred J, 50 Frederick st  
§Croall, Wm J, 2 St Andrew sq  
§Currie, Alastair, 80 Inverleith place  
§Currie, G W, 18 St Andrew sq  
§Dall, G E, 30 St Andrew sq  
§Dalziel, J, 64 Queen st  
§Davidson, H D, 122 George st  
§Davis, Wm A, 8 Frederick st  
§Dawson, Alex Bashall, 34 York place  
§Dewar, J C, 122 George st  
§Dickson, Francis, 18 Frederick st  
§Dickson, L W, 3 North St David st  
§Dickson, Thomas G, 3 North St David st  
§Dickson, Wm Purdie, 4 North St David st  
§Dilly, Wm, 43 Castle st  
§Dingwall, T, 30 York place  
§Dodds, Chas H, 4 Inverleith terrace  
§Dodds, W F, 4 Inverleith terrace  
§Douglas, Mowbray, 22 Hill st  
§Dovey, John Edward, 50 Queen st  
§Downie, A  
§Drummond, A, 15 Queen st  
§Drummond, David, 25A St Andrew sq  
§Drummond, W J A, 37 George st  
§Duff, C Kerr, 50 George st  
§Duncan, A, H.M. New Register House  
§Dymock, Thomas, 8 Castle st  
§Dymock, T F, 15 Queen place  
§Elgin, W, 67 George st  
§Farquharson, T R, U.P. College, Castle terrace  
§Findlayson, D J, 8 York st  
§Fleming, J B, 122 George st  
§Fogo, J R, 13 York place  
§Forman, Robert, 18 Hill st  
§Gaff, Thos, 104 George st  
§Gibb, T F, 45 Pitt st  
§Gibson, T, 30 York place  
§Gill, H S Hope, 41 Hanover st  
§Gillespie, F G, 122 George st  
§Gordon, A A, 128A George st

## EDINBURGH—(continued)

\*Gordon, James, 34 North St David st  
 \*Gourlay, Kenneth M, 23 St Andrew sq  
 \*Gowans, J Stuart, 33 Charlotte sq  
 \*Graham, J Maxtone, 123 George st  
 \*Gray, J B, 49 Queen st  
 \*Gray, J R L, 34 Chalmers st  
 \*Green, Hugh J M, 46 Queen st  
 \*Greenhill, Wm, 6A George st  
 \*Gregnor, G J, 8 York place  
 \*Greig, James, 5 St Andrew sq  
 \*Greig, J T M, 93A George st  
 \*Grey, D L, 33 Charlotte sq  
 \*Guthrie, P A, 42 Castle st  
 \*Haldane, H W, 24 St Andrew sq  
 \*Haldane, James, 24 St Andrew sq  
 \*Halden, G, 35 St Andrew sq  
 \*Hamilton, J, 56 George st  
 \*Hanna, Thomas C, 4 Melville st  
 \*Hartrower, R S W, 100 George st  
 \*Hay, Chas, 18 St Andrew sq  
 \*Hemphill, Jr, R, 23 St Andrew sq  
 \*Henderson, And, 55 Castle st  
 \*Henderson, John, 28 New Register House  
 \*Herriot, Thos G, 5 St Andrew sq  
 \*Hodge & Smith, 6A George st  
 \*Hope, John D, 16 Princes st  
 \*Howden, James, 8 York place  
 \*Howden, John M, 8 York place  
 \*Hule, D H, 5A York place  
 \*Hunter, Alec T, 2 St Andrew sq  
 \*Hutchison, William M, 30 York place  
 \*Inglis, James W, 30 New Register House  
 \*Ivory & Sime, 43 Charlotte sq  
 \*Jack, Ernest, 49 Castle st  
 \*Jamieson, G Auldjo, 24 St Andrew sq  
 \*Jamieson, G R C A, 24 St Andrew sq  
 \*Johnson, John, Relugas rd  
 \*Johnston, Geo K, 20 Albany st  
 \*Johnston, J G, 46 Hanover st  
 \*Johnston, John, 28 Dundas st  
 \*Kerr, J, Royal Blind Asylum and School  
 \*King, J R, 46 Hanover st  
 \*Kirkcaldie, W J, 30 York place  
 \*Kirkpatrick, J I, 37 George st  
 \*Knox, W J, 33 Charlotte sq  
 \*Laird, A D L, 46 Castle st  
 \*Laird, T P, 46 Castle st  
 \*Lamb, John, 6 St Andrew sq  
 \*Langwill, Archibald, 88 George st  
 \*Lisle & Middleton, 5 North St David st  
 \*Liston-Foulis, Sir Wm, Bart, 26 Hill st  
 \*Livingston, A W J, 47 Drumsheugh gardens  
 \*Lumsden, R, 55 Castle st  
 \*Lyle, C E, 50 Grange rd  
 \*Macandrew, J M, 16 York place  
 \*Macdonald, R A, 4 Queen st  
 \*Macgregor, Walter, 32 York place  
 \*MacKelvie, A, 18 St Andrew sq  
 \*MacLagan, C F, 5 St Andrew sq  
 \*MacLean, D, 20 George st  
 \*Macnair, Robert, 29 Queen st  
 \*Macpherson & Norfor, C E W, 6 North St David st  
 \*Macpherson, James, 37 Frederick st  
 \*MacRitchie, David, 4 Archibald place  
 \*McCankie, Jas, 63 George st  
 \*McLean, Jno, 7 West Newington place  
 \*McCuag, Colin, 35 St Andrew sq  
 \*McEwen, Wm, 18 St Andrew sq  
 \*McGilvray, W H J, 4A York place  
 \*McKelvie, A, 18 St Andrew sq  
 \*McLaren, J A, 46 Castle st  
 \*Marr, R A, 20 Hanover st  
 \*Marshall, Frederick, 30 St Andrew sq  
 \*Martin, F W, 18 St Andrew sq  
 \*Martin, Thomas S, 49 Castle st  
 \*Mathew, A A, 123 George st  
 \*Methuen, Harry Thom, 26 Hill st  
 \*Middleton, W A, 5 North St David st

## EDINBURGH—(continued)

\*Millar, Robert Cockburn, 30 York place  
 \*Millar, Thomas John, 30 York place  
 \*Miller, J A, 46 Castle st  
 \*Miller, W Esley, 74 George st  
 \*Mitchell, A S, 23 St Andrew sq  
 \*Moffatt, John F, 95A George st  
 \*Molleson, J A, 8 York place  
 \*Moncrieff, J Forbes, 22 Hill st  
 \*Moncrieff, The Hon F J, 46 Castle st  
 \*Monro, James, 48 Castle st  
 \*More, Francis, 24 St Andrew sq  
 \*Morrison, Alex, 16 South Charlotte st  
 \*Morton, C, 5 St Andrew sq  
 \*Morton, James, 22 Thirlestane rd  
 \*Morton, Robert G, 6A George st  
 \*Mosman, A W, 33 Charlotte sq  
 \*Muirhead, R M, 53 George st  
 \*Munro, Charles J, 50 Frederick st  
 \*Murray, A, 37 St Bernard's crescent  
 \*Murray, R L, 78 Great King st  
 \*Murry, Douglas, 36 Castle st  
 \*Myline, William R, 42 Castle st  
 \*Myrtle, William, 14 St Bernard's crescent  
 \*Newton, T M, 4A St Andrew sq  
 \*Niven, Alexander T, 16 Young st  
 \*Norfor, R T, 6 North St David st  
 \*Norfor, William, 21 Thistle st  
 \*Norie, H A, The Hall, Murrayfield  
 \*Oliver, George, 49 Queen st  
 \*Paterson, Andrew, 49 Queen st  
 \*Paterson, A J, 49 Queen st  
 \*Paterson, C J G, 24 St Andrew sq  
 \*Paterson, James, 2 York buildings  
 \*Paterson, Wm G, 11 Braid crescent  
 \*Paton, T, 24 St Andrew sq  
 \*Patterson, J G, 21 St Andrew sq  
 \*Pearson, David, 64 Queen st  
 \*Penney, J Campbell, H.M. New Register House  
 \*Pollard, James, 17 Duke st  
 \*Pollard, William, 17 Duke st  
 \*Pringle, James, 42 Drumsheugh gardens  
 \*Rainie, R D, 5 North St David st  
 \*Rainy, George T, 34 St Andrew sq  
 \*Rankine, Jas, 4 Ainslie place  
 \*Robertson, G A, 122 George st  
 \*Robertson, J A, 33 Charlotte sq  
 \*Robertson, P C, 33 Charlotte sq  
 \*Robertson & Carpin, Wm, 54 Queen's st  
 \*Romanes, Charles S, 50 Frederick st  
 \*Romanes, James, 44 Queen st  
 \*Ronaldson, Peter, 3A North St David st  
 \*Rorie, T H B, 24 St Andrew sq  
 \*Rose, Robert Murdoch, H.M. Register House  
 \*Ross, John, Riddle's court, University hall  
 \*Ross, William, c/o J & J Ross, 68 Queen st  
 \*Sanderson, H L, 122 George st  
 \*Saunders, Wm, 21 York place  
 \*Scott, Andrew, 2 York buildings  
 \*Scott, Thomas, 17 Hill st  
 \*Scott, W B, 1 Hill st  
 \*Scott, W P, 68 George st  
 \*Shiels, C J, 141 George st  
 \*Shiels, John K, 141 George st  
 \*Sime, W, 20 Queen's crescent  
 \*Sinclair, S P, 67 George st  
 \*Sir William Liston-Foulis, Bart, 26 Hill st  
 \*Sneaton, Pat W, 39 Drummond place  
 \*Smith, Adam Davidson, 4A York place  
 \*Smith, J Aikman, 3 Thistle court  
 \*Smith, J Turnbull, 82 Princes st  
 \*Stavert, H J B, 4A St Andrew sq  
 \*Steuart, James M, 3 Forbes rd  
 \*Steven, Wm C, 21 St Andrew sq  
 \*Stevenson, John  
 \*Stewart, John, 18 Frederick st  
 \*Stewart, W D, 18 Duke st  
 \*Stuart, F O, 28 Queen st  
 \*Sutherland, D F, 24 St Andrew sq  
 \*Sym, H G, 23 St Andrew square

## EDINBURGH—(continued)

\*Sym, W Melville, 49 Castle st  
 \*Tait, A W, 16 Young st  
 \*Tait, J Scott, 67 George st  
 \*Thomson, Charles W Wodrow, 16 Lennox st  
 \*Tod, A K, 51 Hanover st  
 \*Tod, John Henry, 36 Hanover st  
 \*Todd, Thomas Jennett, 76 George st  
 \*Usher, H L, 23 St Andrew sq  
 \*Valentine, W J, 20 George st  
 \*Walker, James, 25 Frederick st  
 \*Walker, John, 30 St Andrew sq  
 \*Walker, W Glassford, 39 George st  
 \*Wallace, D E, 28 Charlotte sq  
 \*Watson, George E, 16 South Charlotte st  
 \*Watson, H M D, 2 Darnaway st  
 \*Watson, James, 20 South St David st  
 \*Watson, James Graham, 6 St Andrew sq  
 \*Watson, James Tait, 11 North St Andrew st  
 \*Watson, J T S, 15 North Bank st  
 \*Watt, James, 1 Denham Green terrace, Trinity  
 \*Whitson, Thomas B, 26 Hill st  
 \*Whyte, W T, 5 York place  
 \*Wilson, John, 20 Albany st  
 \*Wilson, Richard, 28 Gt King st  
 \*Wood, W A, 4 Melville st  
 \*Young, W D, 24 Greenside place  
 \*Yule, Allan R, 67 George st

## Elgin

\*Stephen, Wm, 51 High st  
 \*Young, Robt, 92 High st

## Falkirk

\*Swan, David, Newmarket st  
 \*Taylor, Wm, 2 Bank st  
 \*Watson, B, 2 Bank st

## Forfar

\*M'Lees, S J, Gordon st

## Fraserburgh

\*Henderson, Alex, 11 Frithside st  
 \*Leslie, Jas, 20 Seaforth st

## Glasgow

\*Addie, Jas L, 96 Renfield st  
 \*Aikman, P H, 107 St Vincent st  
 \*Aitken, R Easton, 2 West Regent st  
 \*Anderson, D L, 180 Hope st  
 \*Anderson, H K, 149 West George st  
 \*Anderson, Thomas L, 44 West George st  
 \*Anderson, W J, 149 West George st  
 \*Arthur, A, 40 West Nile st  
 \*Arthur, Henry M, 79 West Regent st  
 \*Auld, H W, 141 St Vincent st  
 \*Auld, William, 24 St Vincent place  
 \*Baird, B C, 125 West Regent st  
 \*Baird, Jno, 125 West Regent st  
 \*Ballantine, R H, 53 Bothwell st  
 \*Bannatyne, Dugald, 191 West George st  
 \*Bannatyne, John A, 191 West George st  
 \*Barclay, J M, 9 Myrtle park, Cross hill  
 \*Barclay & Bell, 58 Bath st  
 \*Bell, John W A, 24 George sq  
 \*Bennie, R Marr, 21 Vincent st  
 \*Berry, William R, 143 West Regent st  
 \*Bird, David, Milnwood House, Bellshill  
 \*Black, David, 173 St Vincent st  
 \*Blair, R, 79 West Regent st  
 \*Blyth, Robert, 191 Ingram st  
 \*Bottomley, A W T, 115 St Vincent st  
 \*Bowes, J C, 203 West George st  
 \*Boyd, William, 112 Bath st  
 \*Brodie & Forgie, MacLean, 22 Renfield st  
 \*Brown, Alex H, 150 Hope st  
 \*Brown, Hugh, jun, 58 St Vincent st

## GLASGOW—(continued)

\*Brown, J B, 95 Bath st  
 \*Brown, John T, 104 West George st  
 \*Bruce & Co, J W, 161 Hope st  
 \*Bryden, Wm C, 82 Gordon st  
 \*Buchanan, A R H, 40 St Vincent place  
 \*Cadell, George A, 116 St Vincent st  
 \*Cairney, MacLachlan & Co, 45 Renfield st  
 \*Cairney, W D, 45 Renfield st  
 \*Campbell, J, jun, 106 St Vincent st  
 \*Carson, D S, 209 West George st  
 \*Carstairs, Hunter & Campbell, Alex M, 196 St Vincent st  
 \*Carswell & Clark, 116 St Vincent st  
 \*Carswell, R, 81 St Vincent st  
 \*Church, W R M, 104 West George st  
 \*Clapperton, Lewis, 2 West Regent st  
 \*Clark, R H, 55 Bath st  
 \*Colville, D, 79 West Regent st  
 \*Cooper, Craig & Craig, 92 St Vincent st  
 \*Corse, Robert, 168 St Vincent st  
 \*Craig, E H S, 63 St Vincent st  
 \*Craig, R, 203 West George st  
 \*Craig, T A, 139 St Vincent st  
 \*Dalrymple, James, 88 Renfield st  
 \*Davidson, James, 102 Hope st  
 \*Davies, Tait & Co, 168 St Vincent st  
 \*Deas, Alex D, 180 Hope st  
 \*Dempster & Son, G C, 83 Renfield st  
 \*Dempster, Robert, 122 Wellington st  
 \*Donald, John R, 104 West George st  
 \*Donald, T F, 104 West George st  
 \*Drew, William, 67 West Nile st  
 \*Drummond, James, 58 Bath st  
 \*Drynan, David T, 157 West George st  
 \*Dunlop, William, 188 St Vincent st  
 \*Dunn, John, jun, 166 Buchanan st  
 \*Fairie, John, Faculty buildings, 82 West Nile st  
 \*Ferguson, William, 108A Hope st  
 \*Fergusson, Alex J, 232 West George st  
 \*Fleming, Alexander, 116 St Vincent st  
 \*Forge, A T, 22 Renfield st  
 \*Frame, Alex, 175 St Vincent st  
 \*Fraser, Robert D, 234 West George st  
 \*Fraser, T H, Jr, 137 West George st  
 \*Fulton, John M, 194 St Vincent st  
 \*Gairdner, Charles D, 115 St Vincent st  
 \*Galbraith, Walter, 107 Buchanan st  
 \*Galbraith, W B, 107 Buchanan st  
 \*Gibson, James B, 157 Buchanan st  
 \*Glen, Ninian, 107 St Vincent st  
 \*Goff, William H, 102 Hope st  
 \*Gourlay, A Murray, 24 George sq  
 \*Gourlay, John W, 180 Hope st  
 \*Graham, J, 212 West George st  
 \*Graham, P, 212 West George st  
 \*Graham, W, 212 West George st  
 \*Grahams & Co, 212 West George st  
 \*Grahame, James, Western Club  
 \*Greig, Robert C, 104 West George st  
 \*Gulld, W A, 52 Bothwell st  
 \*Guthrie, David, 191 West George st  
 \*Guthrie, Thos, 168 St Vincent st  
 \*Hall, Jno, 116 St Vincent st  
 \*Hamilton, A F, 82 West Nile st  
 \*Hart, Arthur, 63 St Vincent st  
 \*Hart & Wilson, W, jun, 65 West Regent st  
 \*Hay, F A, 58 Bath st  
 \*Henderson, Wilson & Henderson, F Y, 62 Buchanan st  
 \*Higginbotham, Charles J, 83 M'Neil st  
 \*Hodge, James R, 105 West George st  
 \*Honeyman & Drummond, 58 Bath st  
 \*Hutchins, Richard J, jun, 115 St Vincent st  
 \*Hughes, A, 121 West George st  
 \*Hutchison, Edward, 150 St Vincent st  
 \*Hutton, James, 203 West George st  
 \*Ireland, J C, 55 Bath st  
 \*Jack, D Hill, 141 West George st

## GLASGOW—(continued)

\*Jack, Wm Hill, 121 West George st  
 \*Jackson, H, 33 Renfield st  
 \*Jackson, S Douglas, 61 St Vincent st  
 \*Jackson, T, 24 George sq  
 \*Johnston, J, 212 West George st  
 \*Johnstone, A W B, 50 Buccleuch st  
 \*Kellock, James, 26 Renfield st  
 \*Kelly & Hannay, 150 Hope st  
 \*Kennedy & Fraser, 49 Bath st  
 \*Ker, A, jun, 134 St Vincent st  
 \*Ker, Charles, 115 St Vincent st  
 \*Keyden, Theo E, 92 West Nile st  
 \*Kidston, David W, 102 Hope st  
 \*Laidlaw, Jas P, 112 Renfield st  
 \*Lamb, David F, 103 Bath st  
 \*Lamb, Jas S, 103 Bath st  
 \*Lamont, William, 33 Renfield st  
 \*Lawrie, J, 45 West Nile st  
 \*Leisk, Jas K, 24 George sq  
 \*Lindsay, W G & J W, 156 St Vincent st  
 \*Logan, C, 94 Hope st  
 \*Logan, Thos, 4 Bath st  
 \*Love, Hugh M, 196 St Vincent st  
 \*Macdonald, G A, 59 St Vincent st  
 \*MacDougall & Brown, 138 West Regent st  
 \*MacEwing, Alex, 45 West Nile st  
 \*Macfarlan, Robert, 149 West George st  
 \*MacGregor & MacLennan, 179 West George st  
 \*Macharg, Andrew S, 115 St Vincent st  
 \*Macharg, E S, Herald Bldgs, 69 Buchanan st  
 \*Macharg, John M, Herald buildings, 69 Buchanan st  
 \*Macindoe, Alexander, 104 West George st  
 \*Mackay, James R, 143 West Regent st  
 \*Mackenzie, Robert, 2 West Regent st  
 \*Mackie & Clark, H M, 55 Bath st  
 \*Mackie & Clark, 155 Bath st  
 \*Mackinlay, Geo, 173 St Vincent st  
 \*Mackinnon, Wm, 115 St Vincent st  
 \*MacLay, Robert M, 209 West George st  
 \*Maclean, David, 98 West George st  
 \*MacLeod, J M, 149 West George st  
 \*MacLeish, H, 212 West George st  
 \*Macmillan, H, 94 Hope st  
 \*Macquisten, A P, Stanley, 33 Renfield st  
 \*McCaig & Mitchell, R B, 183 West George st  
 \*McLay, McAlister & McGibbon, 94 Hope st  
 \*McLintock, Wm, 88 St Vincent st  
 \*McMillan, A C, 285 George st  
 \*M'Adam, M G, 122 Wellington st  
 \*M'Auslin, Jas, jun, 102 Hope st  
 \*M'Auslin, Wm, 209 West George st  
 \*M'Callum, William, 128 Hope st  
 \*M'Clelland, Andrew S, 115 St Vincent st  
 \*M'Cosh, John, 121 West Regent st  
 \*M'Culloch, George R, 65 West Regent st  
 \*M'Ewen, F E, 149 West George st  
 \*M'Ewen, T Frederick, 121 West Regent st  
 \*M'Kim, George B, 149 St Vincent st  
 \*M'Kim, Thomas, 149 St Vincent st  
 \*M'Lennan, T B, jun, 163 West George st  
 \*M'LAY, James, 94 Hope st  
 \*M'Lintock, Thomson, 88 St Vincent st  
 \*M'Michael & Son, Jas J, 36 Argyll arcade  
 \*M'Millan, A, 285 George st  
 \*M'Omish, Alex, 79 West Regent st  
 \*Mair, Robert A, Clydesdale Bank buildings, 40 St Vincent place  
 \*Mann, John, 137 West George st  
 \*Mann, John, jun, M.A., 137 West George st  
 \*Marr, Jas, 175 St Vincent st  
 \*Martin, Jas, 183 West George st  
 \*Miller, Jas, 144 West Regent st  
 \*Mitchell, Alex, 194 St Vincent st  
 \*Meikle, Jno, 1574 Hope st  
 \*Mitchell, Alex, 188 St Vincent st  
 \*Mitchell, Andrew, Subway Office, St Enoch sq  
 \*Mitchell & Smith, 59 St Vincent st  
 \*Mitchell, R D M, 149 West George st

## GLASGOW—(continued)

\*Moffatt, George, 136 Buchanan st  
 \*Moffatt, John, 104 West George st  
 \*Moore, Alex, 209 West George st  
 \*Moore, Alex, jun, 209 West George st  
 \*Moore, D E, 154 St Vincent st  
 \*Muir, James, 149 West George st  
 \*Munro, D, 39 Hope st  
 \*Murdoch, A, 94 Hope st  
 \*Murdoch, R, 21 George sq  
 \*Murray, Alex, 81 St Vincent st  
 \*Murray, John M, 188 St Vincent st  
 \*Murray, R A, 163 West George st  
 \*Nairn, Bowes & Craig, 203 West George st  
 \*Naismith, Wm W, 175 West George st  
 \*Napier, K Graham, 107 St Vincent st  
 \*Neil, John H, 121 West Regent st  
 \*Neilson, M G, 213 Buchanan st  
 \*Neilson & Son, Thos, 213 Buchanan st  
 \*Nelson, Walter, 172 St Vincent st  
 \*Nicol, Jas, City Chamberlain  
 \*Norrie, James D, 209 West George st  
 \*Orme, J, 168 St Vincent st  
 \*Orr, H J, 209 West George st  
 \*Outram, James, 82 West Nile st  
 \*Parker & Son, Jno, 89 West Regent st  
 \*Parnie, Jas, 27 Union st  
 \*Paterson, Jas, 151 Bath st  
 \*Paterson, James B, 196 St Vincent st  
 \*Paterson, James C, 61 St Vincent st  
 \*Paterson, John, 149 West George st  
 \*Paterson, Robert, 28 Renfield st  
 \*Patrick, Joseph, 203 West George st  
 \*Pritchard, T Cuthbertson, 27 St Vincent place  
 \*Quaile, William, 69 St George's place  
 \*Ramage, Wm, 105 West George st  
 \*Rattray, David, 45 West Nile st  
 \*Rattray, Patrick, 45 West Nile st  
 \*Reld, Robert, Clydesdale Bank buildings, 40 St Vincent place  
 \*Richmond, David A, 24 George sq  
 \*Rintoul, Peter, 212 West George st  
 \*Robb & Gunn, J Wright, 49 West George st  
 \*Robertson, L A, 103 Bath st  
 \*Robertson, Robert D, 129 Trongate  
 \*Robertson, Lewis A, 40 St Vincent place  
 \*Robertson, R Hope, 58 St Vincent st  
 \*Robinson, T Eaton, City chmbrs, 285 George st  
 \*Rodger, A K, 105 St Vincent st  
 \*Ross, J Munn, 115 Wellington st  
 \*Rutherford, A C, 145 Queen st  
 \*Scott, A B B, 53 Bothwell st  
 \*Scott, W Norman, 62 St Vincent st  
 \*Selkirk, David, 64 West Regent st  
 \*Selkirk, J L & T L, 64 West Regent st  
 \*Sellars, Dicksee & Co, 137 West George st  
 \*Service, Hugh L, 135 St Vincent st  
 \*Sharp, William, 203 West George st  
 \*Shaw, Alex Moore, 166 St Vincent st  
 \*Simmers, J A, 116 St Vincent st  
 \*Simmers, S Easton, 58 Bath st  
 \*Sloan & Co, Alexander, 140 Hope st  
 \*Sloan, D N, 140 Hope st  
 \*Sloane, Francis N, 187 West George st  
 \*Smart, A Wilson, jun, 66 Bath st  
 \*Smith, A, 209 West George st  
 \*Smith, A B, 116 St Vincent st  
 \*Smith, J S, 102 Hope st  
 \*Smith, Robert E, 212 West George st  
 \*Smith, R J, 59 St Vincent st  
 \*Smith, Thomas, 105 West George st  
 \*Smith & Williamson, 149 West George st  
 \*Smith, J & W, Western Club building, 54 St Vincent st  
 \*Spens, W, 157 St Vincent st  
 \*Steel, John D, 196 St Vincent st  
 \*Steele, Henry M, Fyfe chambers, 105 West George st  
 \*Steven, George H, jun, 134 St Vincent st  
 \*Stewart, Henry C, 105 West George st

## GLASGOW—(continued)

\*Stewart, James S, 209 West George st  
 \*Stewart, J W, 150 Hope st  
 \*Stewart, Percy, 40 St Vincent place  
 \*Stewart, Wm, jun, 121 West Regent st  
 \*Stirling, George D, 131 St Vincent st  
 \*Strathie, David, 162 St Vincent st  
 \*Strong, J Roxburgh, 27 St Vincent place  
 \*Suttie, David, 59 St Vincent st  
 \*Tannahill, John T, 44 West George st  
 \*Tannock, T W, 121 West Regent st  
 \*Taylor & Ireland, 55 Bath st  
 \*Taylor, J, 24 George sq  
 \*Taylor, J L, jun, 107 St Vincent st  
 \*Thomson, W G, 33 Renfield st  
 \*Thomson, Jackson, Gourlay & Taylor, 24 George square  
 \*Tod, Philip H, 40 West Nile st  
 \*Todd, A A, 166 Buchanan st  
 \*Todd, Ruthven R, 75 St George's place  
 \*Tosh, Robert, 79 West Regent st  
 \*Turner, J R, 115 St Vincent st  
 \*Ure, Thomas, 24 George sq  
 \*Urle, John, 137 West George st  
 \*Vost, Charles, 108A Hope st  
 \*Waddell, W, 191 West George st  
 \*Walker, C D R, 188 St Vincent st  
 \*Walker, C J, 150 St Vincent st  
 \*Wallace, Andrew, jun, 124 Hope st  
 \*Watson, John E, 149 St Vincent st  
 \*Watson, T W M, 149 St Vincent st  
 \*White, P S, 150 Hope st  
 \*Wight & Wight, 150 Hope st  
 \*Wilson, A, 58 Renfield st  
 \*Wilson, J H, 163 West George st  
 \*Wilson, James, 26 Renfield st  
 \*Wilson & Stirling, John, 154 St Vincent st  
 \*Wingate, George, 28 Renfield st  
 \*Winning, Jas, jun, 154 St Vincent st  
 \*Wylie, Joseph A, 98 Holm st  
 \*Yule, C, 217 West George st

## Greenock

\*Allen, A, 2 Watt place  
 \*Blair, Wm, 1 Watt place  
 \*Bone & Buchannan, Quantin, Municipal bldgs  
 \*Clapperton, R A, 2 Watt place  
 \*Campbell, D, 49 Cathcart st  
 \*Clark, A C, Municipal buildings  
 \*Hardie, Wm, 2 Watt place  
 \*MacElwee, Wm M, 1 Cross Shore st  
 \*Macpherson, R, 33 Cathcart st  
 \*M'Kellar, J W, 2 Watt place  
 \*Nicol & Carmichael, Jas, 2 Bank st  
 \*Paterson & Anderson, 13 Hamilton st  
 \*Rowan, R H, 2 Watt place  
 \*Sinclair, Thomas Ord, 33 Cathcart st  
 \*Walker, Louison, 33 Cathcart st  
 \*Williamson, Alex, 45 Hamilton st  
 \*Young, James, 33 Cathcart st

## Hamilton

\*Young, J, Woodthorp, Strathmore road

## Inverkeithing

\*Baxter, Robert, Town Hall st

## Inverness

\*Cameron, R F, Exchange place  
 \*Young, W H, 15 High st

## Inverurie

\*Morrison, H G L, Market place

## Johnstone

\*McGregor, H W, Union Bank buildings

## Kilmarnock

\*Turnbull, Andrew, 9 John Dickie st

## Kincardine

\*Johnstone, Lawrence, Sands

## Kirkcaldy Fifeshire

\*Turnbull, A, 17 Rose st

## Kirriemuir

\*Samson, Chas

## Laurencekirk

\*Greig & Reed, Jas B, 2 & 26 High st

## Leith

\*Hall, Robert, 5 Wellington place  
 \*Johnston, D, 20 Bernard st  
 \*Turnbull, G V, jun, 44 Constitution st

## Linnlithgow

\*Gillespie, T P, Westfield Paper Co Ltd, Westfield  
 \*Henderson, M W  
 \*Turnbull, Alex

## Lochgilthead

\*Murray, Jno C

## Musselburgh

\*Meldrum, A P, 111 High st

## New Machar Aberdeenshire

\*Bruce, J G, The Manse

## North Berwick

\*Smith, A G, Agsacre

## Oban

\*Jolly, Wm, Municipal buildings

## Old Deer Aberdeenshire

\*Anderson, W, Bank agent

## Paisley

\*Brown, W B, Glenfield Works  
 \*Cadell, G A, 12 St Mirren st  
 \*Kirkwood & Goudie, 23 Moss st  
 \*McGown, A B, 107 High st  
 \*Simmers, J A, 12 St Mirren st  
 \*Whyte, J Balderston, 94 High st

## Perth

\*Bone, Wm A, 36 Tay st  
 \*Jack, E, 4 Blackfriars st  
 \*Moir, Wood & Rorie, 16 High st  
 \*Morrison, Jas, 4 Blackfriars st  
 \*Rorie, G, 16 High st

## Peterhead

\*Anderson, Wm, North of Scotland Bank  
 \*Finnie, A Scott, 1 Longate  
 \*MacBean, W C, 18 Queen st  
 \*Mackie, Thos, Sheriff Clerk's Office  
 \*Scott, W L, Town House chambers, Broad st

## Port Glasgow

\*Brodie & Co, J M, 73 Princes st



**Renfrew**

Jenkins, G, Union Bank of Scotland Ltd

**Roseneath**

\*Maughan, W C, Kildarden

**Ross-shire**

§Munro, Robert, Avern Bank, Alness  
\*Robertson, C, Kindace

**Rothsay**

§McIntosh, Wm, 6 Castle st

**Sandbank**

\*Bird, D, The Beeches

**Skye**

\*Livingston, A W J, Flodigarry, Staffin

**IRELAND.****Belfast**

§Anderson, T, 11 Cornmarket  
§Ashworth, Mosley & Co, 30 Arthur st  
=§Brandon & Co, H B, 117 Royal avenue  
§Craig, Gardner & Co, 57 Donegall place  
§Dyson, Wright & Co, Bank chambers, 110 Royal avenue  
=Fitzsimons, William, 101 Donegall st  
=Fox, Henry, 16 Waring st  
§Halsall, F, 30 Arthur st  
=Henderson, Thomas, 43A High st  
§Hill, Vellacott & Bailey, Arthur J, 28 Waring st  
=Johnston, George, 6 Royal avenue  
=Johnston, John G, 71 High st  
=Leslie, W, 29 High st  
=Magill, J Edgar, Commercial buildings  
=Malcolm, John, Belfast Bank chambers  
=Mayes, William, 101 Donegall st  
§McNaught & Gibson, Wellington place  
=M'Cullough & Co, John, Queen's buildings, Royal avenue  
\*Muir, A H, 2 Wellington place  
=Orr, Edward, 41 Royal avenue  
=Quin, Stewart Blacker, 1 Lombard st  
=Shaw & Leslie, Martin, 29 High st  
=Smylie & Co, Hugh, Donegall square buildings  
=Smyth, Samuel, 41 Donegall place  
\*Thomson, J R, Wellesley avenue  
\*Vance, Robert H, Commercial buildings  
=Walsh, Robert, 71 High st  
=Willock, Robert, 105 Royal avenue

**Cork**

=Atkins, Chirnside & Co, 39 South Mall  
\*Chirnside, Charles, 39 South Mall  
§Hitchmough, E C, 2 South Mall  
=Kirkcaldie, W J, 39 South Mall  
=Lacy & Sons, J B, 15 South Mall

**Stewarton Ayrshire**

§Ferguson & Kerr, 11 Avenue st

**Stirling**

§Clay, A, 15 Fort crescent  
Maclean & Henderson, 53 Murray place

**Tain**

§Macdonald, W J, Town Chamberlain  
§Munro, R

**Uddingston**

\*Smith, A H, Dalzien

**Westfield Linlithgowshire**

\*Gillespie, T P

**CORK—(continued)**

=M'Carthy & Co, Edward, 27 South Mall  
§Moore, J G, 91 South Mall  
§Stapleton & Co, 60 S Mall and 14 Marlboro st

**Dublin**

§Bailey, G H, 36 College Green  
Brown, Henry, 2 Fownes st  
=Carter, Fred, 44 & 45 Dame st  
=Colville, David, 17 D'Olier st  
\*Cooper, J B, 36 College Green  
§Craig, Gardner & Co, Trinity chambers, 40 & 41 Dame st  
§=Crowley & Co, Michael, 16 College Green  
=Duggan & Co, A P, D'Olier chhrs, D'Olier st  
=Finegan, W G, 58 Dame st  
=Garde & Co, H, Royal Insurance buildings, 44 & 45 Dame st  
=Gardner, John, Trinity chambers, Dame st  
=James, Joseph, 22 Nassau st  
§=Kean & Co, 46 & 47 Dame st  
§=Kevans & Son, 22 Dame st  
§McCartan & Co, J, 17 Crow st  
=M'Niffe, John, 9 Mountjoy st  
=Peterson, Nicholas G, 1 Foster place  
=Pim, J H, 36 College Green  
Stephen & Son, Robert, St Andrew's chambers, 1 College st  
=§Stokes Bros & Pim, 36 College Green  
=Telford, David, Trinity chambers, Dame st  
=Watson, Wm, 36 College Green  
=Woodworth, Joseph H, 79 Booterstown avenue, Booterstown, Co Dublin  
=Woodworth, William H, 15 Leeson Park villas, Sallymount avenue

**Londonderry**

=White, Thomas, 1 Castle st

**COLONIES AND ABROAD.****Adelaide South Australia**

††Adamson, A, jun, Cowra chrs, Grenfell st  
††Angell, F S  
††Annells, G R, Howard Smith chambers, King William st  
††Austin, H H, Temple chrs, Currie st  
††Bayly, G W  
††Beyer, A H, Franklin st  
††Brindal, W, Pirie st  
††Bristowe, A, 6 8 & 10 Cowra chambers, Grenfell st  
††Brook, W J, Alfred chambers, Currie st  
††Burnett, W, Old Exchange, Pirie st  
††Cheek, R, c/o W & T Rhodes, Rundle st  
††Clausen, C A, 32 Royal Exchange  
Cocker, J E, 38 & 39 Brookman's buildings, Grenfell st  
§Coffey, Wm J, Bank of Adelaide  
††Colebatch, G G, Grenfell st  
§Colley, R N, Montefiore chhrs, Victoria sq  
††Colvin, B D, Pirie st  
§Cornish, R C  
††Counsell, J, jun, Grenfell st  
††Craig, A K S, Fisher place  
††Cunningham, J H, Freemasons' Hall, Flinders st  
††Dalton, W E, Grenfell st  
††Douglas, W S, Insurance chrs, King William st  
††Eardley, F W  
††Esau, W S  
††Evans, A E H  
††Fry, J H, Royal Exchange, King William st  
§Furner, L L, Royal Exchange east  
§Gell, H D, Victoria sq  
††Gellert, J W, Cavendish chrs, Grenfell st  
††Genders, J C  
††Goldsworthy, E A  
††Goldsworthy, W P  
§Good, F H M, Pirie chhrs, Pirie st  
§Good, F W, Pirie st  
§Gordon, J J, Pirie st  
††Goyder, D J  
§Grainger, H A, Parliament house  
§Gunnerson, N S, 6 & 7 Brookman's buildings, Grenfell st  
††Gurner, E R  
††Hambidge, W R  
††Hamilton, A E  
††Hanson, W S  
††Hawkes, H Morgan, Victoria square, E  
††Henderson, John  
††Henderson, W H  
††Herbert, W  
††Hughes, J B, Gilbert place, off Currie st  
§Hussey, W H, Broken Hill chambers, King William st  
††Kay, E, 7 Alma chrs, off Grenfell st  
††Keckwick, W M S  
§Key, J F, 8 Industrial chrs  
††Lane, G T, Grenfell st  
††Langford, A, Victoria square, W  
††Lathlean, W  
††Lawrance, V, Eagle chambers, Pirie st  
††Liston, W, Gilbert place, off Cowie st  
††Lloyd, J S, Alma chrs, off Grenfell st  
††Mair, W, Universal chrs, Grenfell st  
††Manthorpe, C E, c/o W A Sandford & Co, Grenfell st  
††Manuel, T A, c/o Harrold Bros, King William st  
††Martin, V S, Curtis st, North Adelaide  
††Miller, W J  
††Moon, F W, South Australia Brewing Co, Hindley st  
§Moore, C T, Australian chrs  
§Nason, F H, Selbourne chrs, Pirie st  
§Newman, C, Industrial buildings

**ADELAIDE—(continued)**

††Neill, A S, Ware chrs, King William st  
§Page, J, Broken Hill chhrs, King William st  
††Reinecke, C A, Old Exchange, Pirie st  
§Renger, F I, Royal Exchange  
§Reed, W D, Pirie chhrs, Pirie st  
††Scott, J S, Universal buildings, Grenfell st  
††Scott, J S, jun  
§Sholl, R, Royal Exchange  
††Sparks, H Y, North terrace  
††Storrie, Wm, jun, c/o J Darling & Son, Franklin st  
††Tapley, R H, King William st  
††Thomas, Gomer, S Smith & Sons, Angaston, near Adelaide  
††Thomas, J E, Cavendish chrs, Grenfell st  
††Treloar, C H  
††Turner & Co, H, Cavendish chhrs, Grenfell st  
††Twiss, E M, Universal bldgs, Grenfell st  
§Voges, T C A, Royal Exchange, King William st  
††Walker, T C  
††Walkley, A J  
††Ware, W L, Ware chrs, King William st  
††Wilson, H P, Broken Hill chhrs, King William st  
††Woodforde, F D, Currie st  
††Wright, F, Old Exchange, Pirie st  
††Yull, J F, Old Exchange, Pirie st

**Alameda California**

+Woodward, R G

**Albury N S W**

§Munro, P Bell, c/o Griffith & Co, Dean st

**Alexandria Egypt**

\*Henderson, W D S

**Amersfoort Holland**

§Prikken, J C F, Havik 450

**Amsterdam Holland**

§Annes, G, 3e Helmersstraat 6 (N Amstel)  
§Bonnerman, Lz, D J, Ziesensklade 16A  
§Bouman, Jz, L, 12 Helmersstraat 99  
§Brock, van der W H, Constantijn Huijgenstr  
§Degenhardt, G E, Fredriksplein 21  
§Dien, E van, Heerengracht 127, c/o Bergstraat  
§Everdingen, G A van den, Texstraat 23  
§Favre, J, Weesperzijde 17 (N Amstel)  
§Felderhof, H H, 22 Constantijn Huijgensstraat 39  
§Franck, H J, Ceintuurbaan 316  
§Hoogwout, C L, Marnixkade 33  
§Kikkert, A J, Overtoom  
§Kloppenburg, P A, P C Hooftstraat 46  
§Korthals Altes, E J, Keizersgracht 395  
§Latorf, G F, Fredriksplein 24  
§Lubsen, Jz, J, Nassaukade 111  
§Meijer, A E, Stadhouderskade 100  
§Padt, H, Singel 546  
§Paris, Joannes, Heerengracht 99  
§Pieters, M F, Prinsengracht 471  
§Post, J C, Nassaukade 446  
§Reiman, J D, Vijzelstraat 106  
§Schalkwijk, F V, Leidschegracht 92  
§Stigter, D, Alexanderkade 4  
§Suchtelen, F A van, P C Hooftstraat 67  
§Volmer, J G, Vondelkerstraat 17  
§Westermann, J F, Amstelwijk 8

**Angaston S Africa**

††Thomas, G

**Armada Victoria**  
§ Martin, T**Arnhem Holland**  
§ Lamsvelt, H, Pels Rijkenstraat 4**Auckland N Z**

- § Brown, Edward Albert
- § Churton, W H, 28 Shortland st, Box 349
- § Clark, Matthew Anderson
- § Cooper, William Henry
- § Friend, Arthur Pearson
- § Gillilan, Henry, jun
- § Coulstone, Henry
- § Gray, William
- § Grierson, A, Government Insurance buildings, 93 Queen st
- § Harrop, John Hugo
- § Holmes, William Richard
- § Hudson, H W, c/o L D Nathan & Co, Shortland st
- § Ingall, C D
- § Isaacs, R E, Exchange buildings
- § Jonas, C A, Colonial Bank buildings, Queen st Box 288
- § Kissling, G S, Shortland st
- § Morrison & Philips, Hobson's buildings, Shortland st
- § O'Halloran, Gerald Richard
- § Payne, William Egan
- § Ranson, Charles
- § Rees, William Joseph
- § Ryan, Wm Alfred Ricketts
- § Taylor, Archdale
- § Tewsley, Henry C, c/o Sargood, Son & Ewen Victoria st
- § White, Edward James

**Ballarat Victoria**

- § Hunter, A, A M P buildings, Lidiard st
- § Morrison, A T, Lydiard st
- § West, R McD, Exchange buildings

**Baltimore Maryland**

- = Blacklock, F, St Paul & Fayette streets
- + Tule & Dennis, 10 Light st

**Barrington Queensland**

- § Gordon, John, Bundaleer station

**Beira East Africa**

- § Glenny, C I Anson, Accountant Manica Trading Co, Lim

**Belleville Ontario**

- § Johnson, J W

**Bendigo Victoria**

- § Barker, W W, Albion chambers
- § Birch, Henry, Colonial Bank chambers
- § Blackham, W G, Beehive chambers
- § Craig, J H, Albion chambers, View point
- § McNair, R, Beehive chambers
- § McWhirter, T H, Beehive chambers
- § Mills, Henry E
- § Neeson, J, View point
- § North, H Y, View point
- § Stanfield, J G, View point
- § Stevenson, W E, "Stirling," Wills st

**Benalla Victoria**

- § Moore, F T

**Black Flag West Australia**

- § Nankwell, T

**Bloemfontein Orange Free State**

- § Palmer, R, P.O. box 12

**Bluff N Z**

- § Parker, George James

**Boitsfort Belgium**

- Brisart, L

**Bombay India**

- § Carmichael, D, c/o Mackenzie, Mackinnon & Co
- § Ferguson & Irvine, 13 Sirdar's Palace, Pollo st
- § Irvine, P G, 11 Elphinstone circle
- + § Mistri, N R, 4 Bruce lane, Fort

**Boston Massachusetts**

- + Albee, Amos D, 53 State st
- + Greet, R D, 40 Water st
- Leavitt, T H, 73 Tremont st
- + Reid, W N, 114 State st
- § Rosher, P W, Room 34, 1, 140 Columbus avenue
- + Willcox, E, 60 State st

**Breda Holland**

- § Elich, J W, Sophiestraat 444
- § Grünloh, Ch J K, Academiesingel 26

**Brighton Victoria**

- § Cole, J H, "Elcoe," Bay st

**Brisbane Queensland**

- § Allom, S R F
- § Anderson, J, Adelaide st
- § Baker, E S, Loutitt & Co, Five Ways, Woolloongabba
- § Beattie, W H, Queen st
- § Birkbeck, C E, 65 Queen st
- § Birkbeck, G H, office of T E White, A M F buildings
- § Bond, T A, 188 Queen st
- § Bulcock, W, London Bank chrs, Creek st
- § Cornell, A E, 217 Queen st
- § Cribb, B F, office of City & Suburban Permanent Building & Investment Society
- § Darbyshire, G A F, Colonial Mutual Life Association Ltd
- § Day, E D, Royal Bank of Queensland
- § Ewing, W H, Scottish Queensland Mortgage Co Ltd
- § Forrest, Webster & Co, Robert, Mary st
- § French, A H, Mercantile buildings, Creek st
- § George, W, office of A M P Society, Queen st
- § Hall, T M
- § Hart, F M, New Zealand chambers, Queen st
- § Hassall, J C, Creek st
- § Hoare, W F Triton, Woolloongabba, South Brisbane
- § Holloway, E, E Rich & Co, Ltd
- § Horstmann, G C, 181 Queen st
- § Horstmann, W C, 181 Queen st
- § Hutton, G S, Eagle st
- § Irving, T, Brisbane Tramway Co, Ltd, Countess st
- § Jones, B, West End Brewery, Ltd, South Brisbane
- § Lang, A S, 177 Queen st
- § Lang, G T C, 177 Queen st
- § Lang, W J, Union Mortgage and Agency Co
- § Law, H J, Creek st
- § Matheson, G C, Queensland Trustees Ltd, Queen st
- § Matthews, P A, c/o English and Scottish and Australian Bank Ltd
- § Muller, F A, Creek st

**BRISBANE—(continued)**

- § Oxley, H J, 206 Queen st
- § Paterson, D, office of Wm Howard Smith & Sons Ltd
- § Payne, A P, Brisbane General Hospital
- § Reimers, F, Oriental Tea Co, Eagle st
- § Salmarsh, A C, National Fire and Marine Insurance Co
- § Seabrook, G K, Adelaide chrs, Adelaide st
- § Scott, G F, Union Trustee Co, Creek st
- § Stooke, E, Queensland Brewery, Ltd
- § Symes, H O, London Bank of Australia Ltd, Queen st
- § Tanner, R H, office of Tramways Construction Co Ltd, Countess st
- § Turner, A J, 43 Queen st
- § Underwood, R H
- § Unmack, T O, Queensland Mercantile bldgs
- § Vidgen, J G, Brisbane Gas Co
- § Welsby, T, London Bank chambers, Creek st
- § Wylie, A C, 43 Queen st

**Brooklyn N Y**

- § Allen, F, 371 Fulton st

**Buenos Ayres Argentine Republic**

- § Bach & Co, A E, Calle Paven, Lomas de Zamora
- § Deloitte, Dever, Griffiths & Co
- § Drysdale, J M, 475 Piedad
- § Gibson, J C, Calle San Martin 186

**Buffalo New York, U S A**

- § Cowles, W C, White building
- + Gunnell, W J
- § Hamilton, J A, 6 Austin building
- § Moraw, Wm G, 300 D S Morgan building
- § Strange, H S

**Bulawayo Matabeleland**

- § Balgarnie, N, 2 Avenue chrs, Abercorn st
- § Baxter & Co, E C, 4 Glass's chrs (box 140)
- § Bloomfield, C W, 31 Sauers bldgs
- § Cosnett, C W, Bulawayo Board of Executors, Trust & Agency Co, Ltd
- + Gunnell, Wm J
- § Guthrie, J R, P.O. box 412
- § McNeil, W D, P.O. box 330

**Bundaberg Queensland**

- § Hamilton, D, A U S N Co Ltd
- § May, W H
- § Nicolson, P W, Portree Cottage, Quay st

**Burlington Ontario**

- § Young, R E

**Cairns North Queensland**

- § Draper, A J

**Calcutta India**

- § Collins, C E, The Treasury
- § Dickinson, H W, c/o Cook & Co, 182 Dhurumtollah st
- § Galloway, J A, c/o Turner, Morrison & Co, Lyon's range
- § Hick, A H, c/o Hoare, Miller & Co, 38 Strand rd
- § Lovelock & Lewes, 21 Mangoe lane
- § Marshall, J A, E I Railway house
- § Meugens, King & Simson, 4 Bankshall st
- § Oung, M H, Treasury buildings

**CALCUTTA—(continued)**

- § Pontifex, B, c/o East Indian Railway Co
- § Shand, E M
- § Simpson, A F, 10 Hare st
- § Smith, J S
- § Sykes & Co, 1 Grant's lane
- § Ware, F H, 6 & 8 Clive st

**Calicut Madras**

- § Maniayar, K S, Govt School of Commerce

**Cape Town Cape Colony**

- § Byworth, C J, Town Clerk
- § Chubb & Maxwell Ltd, Burg st
- § Curry, W A, secretary to the General Estate and Orphan Chamber, 106 Adderley st (box 138)
- § Gibson, Harry, South African Association, 6 Church sq (box 195)
- § Hands & Shore, Equitable chambers
- § Maxwell, R G, Burg st
- § Maynard, Nash & Co, 44 St George's st
- § Mouat, C T W, Box 363
- § O'Flaherty, Grant & Co, 25 Adderley st (box 127)
- § Pewtress, J B
- § Stamper, W F, 135 Long Market st (P.O. box 131)
- § Stevenson, F W, c/o Standard Bank of South Africa
- § Steytler, G W, 4 Church sq (box 14)
- § Syfret, E R, 39 St George's st (box 206)
- § Williamson, Arthur E A, Standard Bank of S. Africa
- § Willmot, P G H, St George's st (box 46)

**Charters Towers Queensland**

- § Allen, P J
- § Bright, A B, Mosman st
- § Hodell, F C
- § Ross, L G
- § Shaw, J M
- § Shepherd, W F
- § Soilleux
- § Tilbey, W
- § Webb, F, London Bank of Australia Ltd

**Chatham Ontario**

- § McKeand, T E

**Chefoo China**

- M'Laren, H W, China Inland Mission

**Chicago U S A**

- § Barrow, Wade, Guthrie & Co, 215 Royal Insurance buildings, 169 Jackson st
- § Bayne, Robert, 1633 Monadnock block
- § Boughey, Frank M, 512 Royal Insurance bldg
- Butler, H F, 218 La Salle st
- Cuthbert, Menzies & Co, 301 & 303 Reaper Block
- § Deloitte, Dever, Griffiths & Co, 742 & 743 Monadnock Block
- § Kidson, Shaw & Co, H, 214 & 215 Royal Insurance building
- § Kuhns, M S, c/o Safeguard Account Co, 346 Wabash avenue
- § Nelson, R, 1633 Monadnock Block
- § Niven, J B, 1102 Monadnock buildings
- § Page, F P, 1104 The Rookery
- § Price, Waterhouse & Co, 1102 Monadnock bldg
- Reid, W H, c/o Ames & Frost Co
- § Sinclair, C, 134 Lake st
- + Smith, Reckitt, Clarke & Co, 169 Jackson st
- + Stuart, C M, 1542 Monadnock building
- + Wilkinson, G, 907 Royal Insurance building
- § Woodthorpe, Bevan & Co, 907 Royal Insurance building

**Christchurch N Z**

†Barnett, Thos Henry  
 †Bishop, Rookwood Comfort  
 †Cooper, Thornhill  
 †Craig, Thomas Brown  
 †Dalston, Norman Howard Maxwell  
 †Duncan, Ronald Ogilvie, 194 Hereford st  
 †Fisher, Richard Hill  
 †Grierson, Trevor James  
 †Gundry, Wm Heckley  
 †Harley, Edward Steane  
 †Henderson, James  
 †Homan, Harry Roberts, 170 Hereford st  
 †Hulme, George William  
 †Jameson, William  
 †Jennings, Charles Edward  
 †Macbeth, William Nicol  
 †McKellar, Alfred Arnaud Morris, 237 High st  
 †Moore, Walter Joseph  
 †Ollivier, Arthur Morton  
 †Ollivier, Walter Morton  
 †Owen, Alexander Milsted  
 †Pyne, Francis Arthur  
 †Smith, Charles Robert  
 †Turner, Charles Wesley  
 †Wanklyn, William Henry Endell  
 †Warren, Frederick Maurice  
 †Way, George Edward  
 †Waymouth, Frederick  
 †Wright, Fortunatus Evelyn  
 †Wright, Fortunatus Evelyn, jun

**Colac Victoria**

‡Jenkinson, E D

**Colombo Ceylon**

‡Church, Henry Pitman, Acland house, Slave Island  
 ‡Eliot, A B, The Wharf and Warehouse Co, Lim  
 ‡Forbes, J Dickson, Kew cottage, Kew rd

**Coolgardie West Australia**

‡Dodd, W H  
 Dow, S  
 ‡Ford, Rhodes, Ford & Co  
 ‡Lawson, J, c/o Holman Haines & Co  
 ‡Pick, G, Mutual store  
 ‡Rennick, Charles, Lindsay st west  
 ‡Richardson, F G, c/o J H Monger & Co  
 ‡Tickell, W, c/o J H Monger & Co  
 ‡Webster, P J, c/o West Australian Gold Fields Ltd

**Croydon Victoria**

‡Cameron R

**Curepipe Mauritius**

‡Rock, C W

**Daylesford Victoria**

‡Grieve, R A P, Savings Bank

**Denver U S A**

Fowle, A E, Colorado Audit Co, 27 & 28 Opera House Block

**Detroit Mich**

‡Chambers, Wm

**Deventer Holland**

‡Verweij, Az, B W, Nieuwe Markt 28

**Dooars Bengal, India**

‡Spenser, N

**Dordrecht Holland**

‡Van Woensel, C H, Dubbeldamscheweg 6

**Dunolly Victoria**

‡Cheetham, F P

**Dunedin N Z**

‡Barr, Peter  
 ‡Bartleman, Alexander  
 ‡Brown, Alexander Johnston Cree  
 ‡Brown, James  
 ‡Brown, William  
 ‡Callender, Thomas  
 ‡Farquharson, James  
 ‡Harry, Thomas Kew, Bond st  
 ‡Hislop, Walter  
 ‡Mackenzie, Henry  
 ‡MacLean, Alex Henry  
 ‡Moodie, Thomas  
 ‡Proudfoot, George Chas  
 ‡Rawnsley, Ernest George  
 ‡Reeves, Chas Stephen  
 ‡Simpson, William Laurence

**Durban Natal, S Africa**

‡Bryes, J H  
 ‡Burgess, Geo  
 ‡Champion, Wm, Field st buildings  
 ‡Child, Clement  
 ‡Dansie, Crown, Box 54  
 ‡Gatland, G J  
 ‡Hampton, H W, 306 Smith st  
 ‡Hoffmann, Jno P  
 ‡Lucas, F G C  
 ‡Marriott, Samuel  
 ‡Marriott, Walter J  
 ‡Mattinson, H E  
 ‡McMillan, W H  
 ‡Mitchell, Thos E  
 ‡Palmer & Son, W, 292 Smith st  
 ‡Porall, Chas J  
 ‡Rolland, A E M, Field st buildings  
 ‡Ross, D  
 ‡Russell, George  
 ‡Russell, J H, 308 West st  
 ‡Schultz, H  
 ‡Singleton, C W  
 ‡Smith, Frank S W  
 ‡Smith, Horace S  
 ‡Smith, Wm. M, Field st buildings  
 ‡Strathead, F A  
 ‡Sturgeon, Edward

**East London Cape Colony**

‡Bolton, A C M, Cambridge st

**Enschede Holland**

‡Gelton, W C, Alsteedochestraat 117

**Esperance Bay W Australia**

‡Walkley, A J

**Essendon Victoria**

‡Simpson, J R, Post Office

**Fallbrook San Diego, California, U S A**

‡Smith, T, Hereford grove

**Francistown S A**

‡Murray, A

**Freemantle W Australia**

‡Goyder, D J  
 ‡Gray, T B, Henry st  
 ‡Haines & Co, Alpha Chambers, Cliff st  
 ‡Hamilton, D, A U S N Co, Lim  
 ‡Manthorpe, C E  
 ‡Smith, Goyder & Wadham, High st

**Geelong Victoria**

‡Gurr, E G, 142 Refrie st  
 ‡Leary, F J, Moorabool st  
 ‡McCracken, G V, Refrie st  
 ‡Myers, C, Kerley st  
 ‡Powers, D, Moorabool st

**Gibraltar Spain**

‡Von Andlau, A

**Gisborne N Z**

‡Coleman, John  
 ‡Kennedy, Alexander Francis

**Gorinchem Holland**

‡Munk, P, Molenstraat B 80

**Grahamstown Cape Colony**

Everett, F F

**Grand Island Nebraska, U S A**

Fowle, A E

**'s Gravenhage Holland**

‡Balabrega, F W, Malakkastraat 71  
 ‡Blitz, Chr, Prinsengracht 11  
 ‡Hack, J A W, Westende 26A  
 ‡Jong, K M de, Prinsengracht 46  
 ‡Jonker, J L H, Schenkweg 12  
 ‡Kop, M W G, Jan van Nassaustraat 3  
 ‡Laan, H van der, Nieuw Oost Indie 69  
 ‡Rosenboom, J H, 10 Van den Boschstraat 24  
 ‡Smit, J, Tollensstraat 92  
 ‡Sonneveldt, H J, Groeneweg 24  
 ‡Veen, H van, Bazarlaan 17A

**Greymouth N Z**

‡Nancarrow, Richard  
 ‡Rae, William

**Greytown N Z**

‡Wood, Frederick Henry

**Guelph Ontario**

‡Pentelow, W M

**Guernsey Channel Islands**

‡Carnaby-Harrower, Barham & Co, Smith st  
 ‡Wilkinson, J H, 36 Pollett st

**Hamilton Ontario**

‡Findlay, W F  
 ‡Hills, R, 82 Jackson st West  
 ‡Kittson, H N  
 ‡Mason, J J, 92 James North  
 ‡Rowley, O R  
 ‡Young, M  
 ‡Young, R E

**Hawthorn Victoria**

‡Hooke, R W E  
 ‡Paterson, W, "Arranga" Kooyongkoot rd

**Hilversum Holland**

‡Knapper, Kz C, Roeltjes meg

**Hobart Tasmania**

‡Bastard, G T, Treasury chambers, Murray st  
 ‡Eaton, F W, Collins st  
 ‡Omant, W H, Colonial Mutual chambers

**Hong Kong China**

‡Low, A R

**Ilo-ilo Philippine Islands**

‡Drew, C H

**Ingham North Queensland**

‡Cochrane, P J

**Invercargill N Z**

‡Cuthbertson, Robert Ferguson  
 ‡Gellatly, Alex Anderson  
 ‡Scandrett, Wm Benjamin

**Iquique Chili, South America**

‡Sydney-Merritt, H S

**Jersey Channel Islands**

‡Carnaby-Harrower, Barham & Co

**Jamalphur India**

‡Benthall, H E, c/o East Indian Railway Co

**Johannesburg S A R**

‡Adolfs, M  
 ‡Aiken, A, Box 2,636  
 ‡Airth, G R  
 ‡Andersson, C L, 33-36 Bettelheim buildings, c/o Simmond & Fox streets  
 ‡Ball, T J, 49 Bettelheim buildings, Box 2,536  
 ‡Beckmann, A E  
 ‡Blackwell, F E, Box 356  
 ‡Blinkhorn, J V  
 ‡Bompas, F W, 18 Victoria buildings, Commissioner st, box 345  
 ‡Brotherton, O F  
 ‡Bruce, J G, Winchester House  
 ‡Chidell, C A, Box 1099  
 ‡Danckwerts, E H  
 ‡Dawe, W H, 20 & 32 Eckstein bldgs (box 506)  
 ‡Dawson, J, P O box 1,239  
 ‡Diamond, F W, 22 & 23 Bettelheim's buildings, Simmonds st (box 360)  
 ‡Doid, W J  
 ‡Dowling, A E  
 ‡English, C E, 22, 23, & 44 to 47 Bettelheim's buildings, Box 360  
 ‡Evans & Son, P O box 2,691  
 ‡Fergusson, F  
 ‡Fox, H W  
 ‡Fraser, J  
 ‡Gardner, M B  
 ‡Green, J E, 1 & 2 Mining Journal chambers, Harrison st, South  
 ‡Hamilton, J G, 29 & 30 Bettelheim's buildings, Simmonds st (box 1,048)  
 ‡Henderson, D

## JOHANNESBURG—(continued)

- Δ Hesse, E G F, 9 & 10 Bettelheim's buildings, Simmonds st (box 651)  
 Δ Jamieson, E C  
 Δ Jay, R E  
 Δ Jolly, Jno  
 Δ Kelso, J Rose  
 Δ Kisch & Co, D M, Victoria, buildings, Commissioner st, P O box 668  
 \*Macfarlane, T, P O box 780  
 Δ Mackillican, J, Box 482  
 Δ Macrae, H J, 6 Exchange buildings (box 817)  
 Δ Maturin, D C  
 Δ Melvill, L F  
 Δ Moller, F J  
 Δ Moon, J, 29 & 30 Bettelheim's buildings  
 \*Morrison, J A, Box 3, 122  
 Δ Munro, J  
 Δ O'Reilly, J P, P O box 53  
 Δ Page, A E (box 523)  
 Δ Palfrey, J P  
 Δ Peterson, Joseph Waldie, (P O box 561), City chambers, Commissioner st  
 Δ Pemberton, G M  
 Δ Pim & Douglas, Box 1, 331, 14 15 16 Primrose buildings  
 Δ Pryce, T L  
 Δ Raleigh, F (box 771)  
 Δ Richards, G (box 67)  
 Δ Ryan, J H  
 Δ Scholtz, N J  
 Δ Smith, G H  
 Δ Smith, A F  
 Δ Solomon, H D  
 Δ Stuart, C, P O box 67  
 Δ Thom, J  
 Δ Thomson, S  
 Δ Towert, F G  
 Δ Turner & Co, H, 3 Albany chambers, Main st, box 2, 511  
 Δ Wackrill, H S  
 Δ Walters, N C, (P O box 2, 337), 7 & 8 Steytler's buildings, Loveday st  
 Δ Whittemore, E A, Local Sec. African Estates Co Ltd  
 Δ Wilkinson, E  
 Δ Williamson, A E A, 28 Steytler's bldgs, Loveday st  
 Δ Wood, R M, P O box 2, 927  
 Δ Woodthorpe, Bevan & Co, P O box 1, 331, 14 15 16 Primrose bldgs  
 Δ Woollan, F M (Box 267)

## Kalgoorlie W Australia

- Δ Price, F A, 7 Adelaide chrs, Hannan st  
 Δ Ford, Rhodes, Ford & Co

## Kensington Victoria

- Δ Bradshaw, E H, 85 Eastwood rd

## Kimberley Cape Colony

- Δ Carnegie, R B, De Beers Consolidated Mines, Lim, Box 21  
 Δ Cranswick, W F, Crossley chambers, Main st, Box 76  
 Δ Franceys, A L, London and South African Exploration Co, Lim  
 Δ Morton, Wm D, P O box 338  
 Δ Pim & Douglas, P O box 338  
 Δ Pooley, J W R, P O box 189  
 Δ Roberts, R M  
 Δ Salisbury, P, Market st, P O box 488  
 Δ Shields, E T, De Beers Consolidated Mines Ltd  
 Δ Woodthorpe, Bevan & Co, P O box 338

## Kingston Jamaica

- Δ Arbouin, Thomas  
 Δ Cunha, H A  
 Δ Forbes, A A  
 Δ Lawrence, M H, 188 Harbor st

## Kingston Ontario

- Δ Blanchard, A  
 Δ Clark, T S, 394 Alfred st

## Kobe Japan

- Δ Feast, W G, c/o Butterfield & Swire

## Kyneton Victoria

- Δ Buckley, F A

## Leiden Holland

- Δ Boon, B, Pieterskerkstraat 4

## Levuka Fiji

- Δ Carr, Frederick

## Lima Peru

- Δ Aikman, J E, auditor to the Peruvian Corporation Ltd

## Lindsay Ontario

- Δ Eagleson, D

## London Ontario

- Δ Jewell, G F  
 Δ Pentleow, W M

## Long Island City New York, U S A

- Δ Koehler, Theo

## Los Angeles California

- Δ Blackman, W R, 455 South Broadway  
 Δ Morgan, A W, 425 Laughlin building

## Mackay North Queensland

- Δ Ryan, L

## Madras India

- Δ Ronaldson & Ronaldson, 9 & 10 Second Line Beach

## Mafeking Cape Colony

- Δ Baxter, Blomfield & Co, E C

## Manila Philippine Islands

- \*Drew, Charles H

## Manitoba Canada

- \*Jopp, A A, Darlingford

## Maritzburg Natal

- \*Bruce, J G, 31 Burger st

## Maryborough Queensland

- \*Anderson, J W, c/o Walkers Ltd, Bowen st  
 \*Jones, Robt, Richmond st  
 \*Pryce, J H, Wharf st

## Massachusetts.

- Albee, A D, 53 State st (Room 630), Boston  
 French, H F, 116 Bedford st, Boston  
 Greet, R D, 40 Water st (Room 40), Boston

## Melbourne Victoria

- Δ Abraham, A S, 252 Collins st  
 Δ Adamson, John, c/o Mercantile Bank, Collins st  
 Δ Addison, J G  
 Δ Allan, W A, Bourke st  
 Δ Anderson, Andrew, c/o McNaughton, Love & Co, Flinders lane  
 Δ Anthony, George Henry, Kirk's Bazaar, Bourke st  
 Δ Arnold, William Bowman, 18 Queen st  
 Δ Baker, J A, 69 Little Collins st  
 Δ Bailieu & Co, W L, 375 Collins st  
 Δ Bainbridge, J P, 17 Queen st  
 Δ Balding, Edwin Gerald, 9 Queen st  
 Δ Balfour-Melville, Robert A A, 267 Collins st  
 Δ Barker, Louis Irving, 417 Collins st  
 Δ Barkla, Thomas, 66 Elizabeth st  
 Δ Barnacle, John, 360 Collins st  
 Δ Barrows, J, Mildura  
 Δ Beattie, David, 99 Queen st  
 Δ Beattie, Robert, c/o Fenwick Bros, 262 Flinders lane  
 Δ Bentley, John Gowan, 443 Collins st  
 Δ Bicknell, Henry John, c/o Castlemaine Brewery Co Ltd, S Melbourne  
 Δ Bishop, John, c/o The Royal Bank of Australia Ltd, Collins st  
 Δ Blackwell, Richard Thos, 325 Collins st  
 Δ Boyd, William, Empire bldgs, 416 Collins st  
 Δ Boyne, Robert John, 103 William st  
 Δ Brebner, C W, Union Bank of Australia Ltd  
 Δ Brennan, T F, Mines and Water Supply Dept  
 Δ Brentnall, Thomas, 424 Chancery lane  
 Δ Bridger, Marston C, 29 Market st  
 Δ Bright, Alfred Goldsmith, c/o E D Crellin, 527 Collins st  
 Δ Brown, A Frank, Russell st  
 Δ Brown, Edward Nathan, 31 Queen st  
 Δ Brownell, Peter James, 352 Flinders la  
 Δ Buckland, Thomas J, Australian Alliance Assurance Co, Collins st  
 Δ Burgess, Frank P, 408 Collins st  
 Δ Burns, Andrew, 67 Temple court  
 Δ Cameron & Co, James Prince, Equitable building, 320 Collins st  
 Δ Campton, William J T, 39 Market st  
 Δ Carney, T P, 15 Swanston st east  
 Δ Carr, Robert Cockburn, 70 Queen st  
 Δ Cleveland & Brown, 31 Queen st  
 Δ Cole, James Frederick, 99 Queen st  
 Δ Collis, Edward Arthur, 350 Collins st  
 Δ Colville, A, 236 Flinders la west, & McKinley av  
 Δ Connan, James Alexander, 865 Drummond st, Carlton  
 Δ Cooke, C, Bourke st  
 Δ Cooke, E F, Mildura  
 Δ Cooper, C A, Stalbridge chambers, Chancery lane  
 Δ Cooper, Donaldson, Charles A, Stalbridge chambers, Chancery lane  
 Δ Cox, W Mason, 418 Collins st  
 Δ Creation, Stanley, 231 Elizabeth st  
 Δ Crellin, E D, 533 Collins st  
 Δ Crosthwaite, Wm Hey, 98 Queen st  
 Δ Cummins, G M, 1 Queen st  
 Δ Cummins, Walter Astley, c/o Gibbs, Bright & Co, 34 Queen st  
 Δ Daly, William John, 69 Temple ct, Collins st  
 Δ Danby, Savage & Co, 66 Elizabeth st  
 Δ Dauncey, Henri, c/o Ball & Welch, Ltd, Carlton  
 Δ Davies, C H, City bank chambers  
 Δ Davies, G S, Broken Hill chambers, Queen st

## MELBOURNE—(continued)

- Δ Dawson, Peter, c/o W Cameron Bros Ltd, 20 A Becket st  
 Δ Douglas, William Smellie, The Olderfleet, Collins st  
 Δ Dowling, J T, 416 Chancery lane  
 Δ Driffield, Lancelot Gurdon, 48 Queen st  
 Δ Dundas, Robert, c/o Union Bank of Australia Ltd, Collins st  
 Δ Dwyer, A T, 126 Swanston st  
 Δ Ellis, Christopher Waltham, 108 Elizabeth st  
 Δ Falconer, John James, 103 William st  
 Δ Fennell, William Garde, 3 St James' buildings, William st  
 Δ Fenton, Isaac, 408 Collins st  
 Δ Ferdinando, Benjamin Jas, 7 Elizabeth st  
 Δ Ferguson, Robert Alexander, 70 Queen st  
 Δ Flint, Arthur Reginald, 395 Collins st  
 Δ Flint, William Summers, 395 Collins st  
 Δ Foden, Isaac Clement, 123 Queen st  
 Δ Ford, Richard, 70 Queen st  
 Δ Fraser, Robt, 456 Collins st  
 Δ Fuller, Arthur John, 17 Queen st  
 Δ Gibson, James, Manningtree rd, Hawthorne  
 Δ Gillman, George, 360 Collins st  
 Δ Gilfillan, J B, 320 Collins st  
 Δ Gilmour, Andrew, Old Exchange, 369 Collins st  
 Δ Gladstones, R, Normandy chrs, Chancery lane  
 Δ Gladstones, R G, Maryborough  
 Δ Glennie, Atheling A E, 226 Flinders lane  
 Δ Godden, Danvers, Empire chrs, 418 Collins st  
 Δ Good, F W  
 Δ Gudgeon, W W, 469 Collins st  
 Δ Haggart, James Gordon, c/o George & George Ltd, Collins st  
 Δ Hall, H K, 432 Collins st  
 Δ Hare, David, c/o Goldsbrough, Mort & Co Ltd, corner Bourke & William sts  
 Δ Hastings, Edward Percival, 408 Collins st  
 Δ Haughton, W, Box hill  
 Δ Head, John, 130 Swanston st  
 Δ Herald, David, 317 Collins st  
 Δ Higgins, John, 62 Elizabeth st  
 Δ Hillis, Tuckett, A, 31 Queen st  
 Δ Hiscock, W G, 99 Queen st  
 Δ Hogg, Thos, 357 Little Collins st  
 Δ Holmes & McCrindle, Broken Hill chambers, 31 Queen st  
 Δ Howat, William, 125 William st  
 Δ Hooke, F G, 31 Queen st  
 Δ Houghton, W, Collins st  
 Δ Howden, E J, Bourke st  
 Δ Howden, John McAllister, The Block, Elizabeth st  
 Δ Husband, T P, The Equitable, Collins st  
 Δ Ivory, Henry, c/o McLean Bros & Rigg Ltd, Elizabeth st  
 Δ Jarvie, W P, 31 Queen st  
 Δ Johnson, Alfred Richard, c/o Huddart, Parker & Co, Ltd 525 Collins st  
 Δ Johnstone, Robert, c/o L Stevenson & Co Ltd, Flinders lane  
 Δ Jordan, Hugh Thom, The Rialto, 497 Collins st  
 Δ Joy, F G, 43 Queen st  
 Δ Kelsey, Arnold Robert, c/o J Kitchen & Sons Ltd, Flinders lane  
 Δ Kidd, T, 317 Collins st  
 Δ Knight, Alfred Le Maistre, c/o Union Bank of Australia Ltd, Collins st  
 Δ Lancaster, J H, Lion Rolling Mills, South Melbourne  
 Δ Langford, A E, The Equitable, Collins st  
 Δ Langton & Turner, 415 & 417 Collins st  
 Δ Lawson, J, 144 Elizabeth st  
 Δ Liebermann, Adolp William, 406 Collins st  
 Δ Liscombe, H G, 34 Queen st  
 Δ Lowe, R E, Railway Offices, Spencer st  
 Δ Lyell, Butler & Densham, 349 Collins st  
 Δ Macdonald, Alexander Cameron, 31 Queen st  
 Δ Macdonald, John, 17 Queen st



## MELBOURNE—(continued)

†Macdougall, F J, Bourke st  
 †Macgibbon, James, c/o Foy & Gibson, Smith st, Collingwood  
 †Mackenzie, R W B, 75 Chancery lane  
 †McColl, G G, The Equitable, Collins st  
 †McCutcheon, Henry G, 317 Collins st  
 †McDonald, A, 101 William st  
 †McPherson, W G  
 †McQuie, Julian, 60 Market st  
 †Major, E H, The Rialto, Collins st  
 †Marquand, George, 317 Collins st  
 †Marriott, H G, 113 Queen st  
 †Marshall, J, 313 Collins st  
 †Mason, B S, 60 Market st  
 †Mason, Valentine Frank, 101 Queen st  
 †Mellor, Alfred, 372 Flinders lane  
 †Meudell, William Grant, 31 Queen st  
 †Meudell, W, 346 Flinders st  
 †Meudell & Cameron, 31 Queen st  
 †Mewton, William Arthur, 424 Chancery lane  
 †Milligan, James R A, c/o Bullen & Carter, 70 Queen st  
 †Miscamble, Frederick W, 436 Chancery lane  
 †Moir, Jas Edwin, 325 Collins st  
 †Moore, A Capper, The Equitable, Collins st  
 †Morey, Oliver, 57 William st  
 †Morley, Alban Cyril, 169 Sydney road, Royal park  
 †Morres, L B, c/o W G Brown, 61 Queen st  
 †Morton, R T, c/o L G Driffeld, 48 Queen st  
 †Morton, Thomas R B, 80 Swanston st  
 †Murphy, Joseph, c/o 252 & 254 Flinders st  
 †Nankivell, T  
 †Nicholas, F G T, Empire bldgs, Collins st  
 †Nicholson, G, Victoria bldgs, Swanston st  
 †Norris, Harry Gould, c/o Blake & Riggall, William st  
 †Norton, Clyde Bicknell, 352 Collins st  
 †Oakley, A W, Bourke st  
 †Oehr, Rudolph John, c/o Howden & Co Ltd, The Block, Elizabeth st  
 †Palmer, Frederick, 333 Collins st  
 †Paterson, Duncan Aubrey, 120 William st  
 †Paterson, Lawrence, 31 Queen st  
 †Paterson, Wm, Collins st  
 †Pewtress, J B, 31 Queen st  
 †Pltman, C, Elizabeth st  
 †Pohlman, F A, Bank of Australasia, Collins st  
 †Pratt, William Nathaniel, 70 Queen st  
 †Price, Waterhouse & Co  
 †Purbrick, R, 29 King William st  
 †Pyke, E, Stalbridge chhrs, Chancery lane  
 †Quinn, F M, 235 Flinders lane  
 †Rainey, Phineas, 372 Flinders lane  
 †Reeves, G R, 29 Market st  
 †Remington, W F, Collins st  
 †Richardson, Charles John, St James' buildings William st  
 †Richardson, F G, Guilford rd, Surrey hills  
 †Ridge, Mayhew Alfred, corner of Collins and Market sts  
 †Riley, James, 424 Chancery lane  
 †Robertson, J A, 193 Clarendon st, S Melbourne  
 †Robertson, W N, 70 Queen st  
 †Robertson, W, Leadenhall Market st  
 †Rollason, T, 39 Queen st  
 †Ross, J H, 129 Queen st  
 †Rucker & Mackenzie, 59 Queen st  
 †Rucker, Wm Sigismund, 59 Queen st  
 †Runting, W J, 60 Market st  
 †Rylah, Josephus Marshall, c/o Sargood, Butler & Nichol, Flinders st  
 †Salmon, William Frederick, 99 Queen st  
 †Schmidt, A, Baring chhrs, Market st  
 †Scott, Allan, Lambert bldgs, 252 Collins st  
 †Selby, George Wm, 99 Queen st  
 †Sevier, Wm, George, c/o McLean Bros & Rigg Ltd, 107 Elizabeth st  
 †Shackell, E H, The Equitable, Queen st

## MELBOURNE—(continued)

†Shackell, Robert Henry, 31 Queen st  
 †Shalders, Richard, 537 Flinders st  
 †Sharp, F H, Collins st  
 †Sharp, Wm Thos Valentine, 31 Queen st  
 †Shattock, E, Ascot vale  
 †Sinclair, H W, 408 Collins st  
 †Smibert, Charles Ritchie, c/o The Trustees, Executors & Agency Co Ltd, 412 Collins st  
 †Smith, Benjamin Doughty, 30 Queen st  
 †Smith, Charles Arey, c/o Miller & Co, 352 Collins st  
 †Smith, H P, Federal Coffee Palace Co, Lim.  
 †Smith, Henry W C, 28 Queen st  
 †Smith, J B, 26 Charles st, Kew  
 †Smith, Richard Thomas, 77 Temple ct, Collins st  
 †Sparrow, Charles Gale, 179 William st  
 †Spoonner, Charles Herbert, c/o Lyell & Butler, 37 Queen st  
 †Sprigg, William Gardiner, 39 Market st  
 †Stacey, T C, Flinders lane  
 †Stamp & Co, R, Victoria bldgs, Swanston st  
 †Stoble, D G, 325 Collins st  
 †Strangward, West Outtrim, 31 Queen st  
 †Strong, W R, 307 Collins st  
 †Swift, W G  
 †Taylor, J, Post office  
 †Taylor, H C, The Equitable, Collins st  
 †Templeton, Colin, 31 Queen st  
 †Thompson, H, Corporation offices, Swanston st  
 †Thomson, John Ormston, c/o B K Morton, 99 Queen st  
 †Thorp, William Henry, 60 Market st  
 †Tickell, Windsor, 452 Collins st  
 †Tod, D Imman  
 †Trapp, Arthur Clement, 17 Queen st  
 †Tuckett & Sons, 17 Queen st  
 †Tulloch, Thos Yelf, 409 Collins st  
 †Turner, H C, 415-417 Collins st  
 †Tweddell, Richard Eldridge, 31 Queen st  
 †Tyler, John Chatsfield, Woodside crescent, Toorak  
 †Underwood, Henry A, 9 Queen st  
 †Valentine, A M & J, 53 & 55 Queen st  
 †Venman, W T, c/o S J Warnock, 406 Collins st  
 †Walker, Wm, Railways offices, Spencer st  
 †Wallace, R, 369 Collins st  
 †Walters, Edward Elliott, 111 William st  
 †Walters, H A, 63 Swanston st  
 †Warne, James, 407 Collins st  
 †Warnock, Sam J, 406 Collins st  
 †Watkin, E J, Victoria Brewery, East Melbourne  
 †Welch, Lionel John Samuel, c/o Metropolitan Fire Brigade, Eastern Hill  
 †Whitton, P, Victorian Government Water Supply Department  
 †Wilcox, Horace Alex, 675 Bourke st  
 †Williams, A G S, 325 Collins st  
 †Wilson, E L, 418 Collins st  
 †Wilson, F G, 108 Queen st  
 †Wilson, Fred H, 117 Elizabeth st  
 †Wiseman, A T, 301 Flinders lane  
 †Wood, E I, c/o C B Norton, 352 Collins st  
 †Wood, Frederick George, 267 Collins st  
 †Woodthorpe, Bevan & Co, 99 Queen st  
 †Woodward, Thomas, 171 Bourke st  
 †Wright, George, 412 Collins st  
 †Wright, James, 250 Flinders lane

## Mildura Victoria

†Edwards, F H

## Minneapolis Minn

Mitchell, J S, 601 Nicollet avenue

## Montreal

†Cinq-Mars, A, New York Life building, Place d'Armes sq  
 †Creak, G, 260 St James' st  
 †Duff, J M M, Imperial bldg, 107 St James st  
 †Durnford, George, 196 St James' st  
 †Hains, John McD, Fraser building, 43 St Sacramento st  
 †Henderson, A, 28 Mactavish st  
 †Hyde, John, 181 St James' st  
 †Macintosh & Hyde, Standard building, 157 St James st  
 †McDonald, John, Imperial bldg, 107 St James' st  
 †Plimsoll, A H, Hamilton chhrs, 17 St John st  
 †Radford, E, Bank of Toronto chambers, 260 St James' st  
 †Radford, F W, Imperial bldg, 107 St James' st  
 †Riddell & Common, Western chambers, 22 St John st  
 †Ross & Sons, P S, Sun Life building, 1766 Notre Dame st  
 †Savage, G A  
 †Stevenson, A W, 260 St James' st

## Mount Leyshon North Queensland

†Wilkins, E B

## Napier N Z

†Banner, Harwood A, Tennyson st  
 †Dobson & Co, Robert, Emerson st  
 †Hoadley, Chas Bonfield  
 †Irvine, William Torrence  
 †Kettle, Nathaniel  
 †Sandtmann, Julius (Robert Dobson & Co), Emerson st  
 †Tabuteau, Walter James

## Newark New Jersey, U S A

†Lewis, R, 1145 Broad st  
 †Rollo, D, 47 Fulton st  
 †Scott, Frank M, 800 Broad st  
 †Stevens, R F, 1, 017 Prudential buildings  
 †Stewart, O D, 800 Broad st

## New Jersey U S A

†Abbot, Edwin C, Rutherford

## New Orleans U S A

†Avery, W H, c/o Maplon & Co, City  
 †Benedic, Aug M, c/o Lambson & Noel, Lumber and Mfg Co Ltd, 2607 Baronne st  
 †Brugier, O R, 1215 N Broad st  
 †Burgoyne, Jno M, 216 S Front  
 †Clements, Thos, c/o Shakespeare's Foundry  
 †Colomb, Robt Wm, c/o Hennen building  
 †Crawford, Walter S, 806 Gravier st  
 †Cuny, Nicholas, 839 Orleans st  
 †Daspl, Henry, c/o Bank of Commerce  
 †Dunn, M F, 70 Camp st  
 †Finley, T J, c/o Nicholas Burke Co Ltd  
 †Fowler, J J, 217 Delta st  
 †Gaillardanne, Jules A, 513 Custom house  
 †Hall, John T, 216 S Front st  
 †Hart, A A, 827 Girod st  
 †Hornot, E J, c/o Hennen building  
 †Jacob, A M, c/o A Baldwin & Co Ltd  
 †Jaquet, Louis R, 203 N Rampart st  
 †Kloppenburger, Peter, 1217 Julia st  
 †Kofsky, L W, c/o Manson Bros  
 †Le Monnier, Wm, c/o Pinckard & Meyer

## NEW ORLEANS—(continued)

†Marion, A J, c/o Nicholas Burke Co Ltd  
 †McRedmond, D, P O Box 1405  
 †Modinger, G A, 212 Carondelet st  
 †Mohr, J P, c/o J H Menge & Son  
 †Nelson, G R, P O Box 1388  
 †O'Brien, jun, E G, c/o W A Gordon  
 †Palfrey, Wm, c/o N O Nat Bank  
 †Paul, E J, c/o S Oteri  
 †Prentiss, J W, c/o Finlay, Dicks & Co Ltd  
 †Querens, jun, Fred, 1730 Melpomene st  
 †Reynes, E H, St Charles & Union sts  
 †Richmond, F E, c/o N O Gaslight Co  
 †Searcy, D J, 106 Camp st  
 †Sherwood, P W, c/o N O Gaslight Co, 201 Baronne st  
 †Soule, A L, 603 St Charles' st  
 †Soule, E E, 603 St Charles' st  
 †Soule, Col Geo, 603 St Charles' st  
 †Spear, H W, 420 Hennen building  
 †Weiss, W W, c/o Tautonia Bank  
 †Wetmore, Robt H, c/o John H Murphy

## New Plymouth N Z

†Bauchop, Robert Geo  
 †McKellar, James Scott  
 †Webster, Frederick Lewis

## New Westminster British Columbia

†Walker, W J

## New York U S A

†Adams, E, 69 Wall st  
 †Allen, Franklin, 371 Fulton st, Brooklyn, and Broadway, Broome st  
 †Andrews, Lyman S, 214 Broadway  
 †Angelo, Wm, 237 Broadway  
 †Anyon, James T, 27 & 29 Pine st  
 †Archer, John P, 150 Nassau st  
 †Arnold, Thomas E, 206 Broadway  
 †Bagot & Abrahams, 62 William st  
 †Barrow, Wade, Guthrie & Co, 27 & 29 Pine st  
 †Bayne, R, 62 Wall st  
 †Beardslee, R G, 100 West 53rd st, City  
 †Beaujon, Anton R, 140 Nassau st  
 †Bierck, Albert B, 392 Lafayette ave, Brooklyn  
 †Bragg & Martin, 13 Park place  
 †Broaker & Chapman, 150 Nassau st  
 †Brunner, Leon, 7 Pine st  
 †Campbell, Hudson, 97 Cedar st  
 †Caesar, W J, 54 Wall st  
 †Chalmers, Kashleigh, 44 & 46 Broadway  
 †Chapman, R M, 150 Nassau st  
 †Charles, E, 100 Broadway  
 †Child, F W, 88 Wall st  
 †Church, Geo H, 44 & 46 Wall st  
 †Clarke, A A, 62 Wall st  
 †Clerthew, A C, 10, West 61st st  
 †Cook, Henry R M, 7 Pine st  
 †Conant, Leonard H, 141 Broadway  
 †Corwin, H S, 36 Broad st  
 †Cowell, L P, 39 West 45th st  
 †Cuthbert, Menzies & Co, 25 Pine st  
 †Cuthbert, Boughey & Menzies, 25 Pine st  
 †Dane, S, World building, Room 149  
 †Davidson, Arnold, 49 Exchange place  
 †Davies, W Sanders, 45 Broadway  
 †Davis, Henry C, 44 Pine st  
 †Deloitte, Dever, Griffiths & Co, 69 Wall st  
 †Dennes, R S, 30 Broad st  
 †Dixon, H R, 61 Broadway  
 †Dodd, F N, 150 Nassau st & 150 West 40th st, New York City  
 †Du Bois, F G, 203 Broadway  
 †Dutton, C, 25 Pine st

## NEW YORK—(continued)

- ⊕ Farrington, Wesley, 203 Broadway  
 ⊕ Fischer, August, Times building  
 ⊕ Goodman, E C, 36 West 93rd st  
 ⊕ Grant, James, 41 Cedar st  
 ⊕ Griffiths, P D, 69 Wall st  
 ⊕ Harcourt, J, 1193 Broadway  
 ⊕ Harney & Co, 88 Wall st  
 ⊕ Hart Bros, Tibbets, Heiron & Co, 25 Pine st  
 ⊕ Haskins & Sells, 30 Broad st  
 ⊕ Helm, G H, Room 66, 16-22 William st, New York City  
 ⊕ Hooke, Edward W, 62-65 Wall st  
 ⊕ Hopkins, S R, 59 Wall st  
 ⊕ Horley, Brummer & Co, 7 Pine st  
 ⊕ How, F, 27 William st  
 ⊕ Howard, Thos P, 212 West 80th st  
 ⊕ Hunt, J L, 137 Broadway  
 ⊕ Hutchinson, Richard N, 32 & 34 Nassau st  
 ⊕ Jaudon, W B, 14 Wall st  
 ⊕ Jones, Caesar & Co, 34 Wall st  
 ⊕ Kavanagh, J B, 280 Broadway  
 ⊕ Kelly, J N, 30 Broad st  
 ⊕ Kenworthy, A W, 6 Wall st  
 ⊕ Kerr, J C, 257 Broadway  
 ⊕ Ketchum, Nelson V, 132 Nassau st  
 ⊕ Kittredge, 25 Pine st  
 ⊕ Koehler, Hon Theodore G C F, City  
 ⊕ Lafrentz, Ferdinand W, 100 Broadway  
 ⊕ Lamb, Fergus, 265 Broadway  
 ⊕ Lazarevitch, J C, 31 Nassau st & 5 Court sq, Brooklyn  
 ⊕ Le Jeune, Capel Ellis, 33 Pine st  
 ⊕ Lescher, Stephens & Co, 59 Wall st  
 ⊕ Leslie, Wm, 27 Pine st  
 ⊕ Lewis, R, 115 Broadway  
 ⊕ Lewis & McGibbon, 44 & 46 Pearl st  
 ⊕ Little, Albert E, 120 Broadway  
 ⊕ Little, G E, 280 Broadway  
 ⊕ Lomax, W V, 100 Broadway  
 ⊕ Loomis, J R, 30 Broad st  
 ⊕ Macrae, F J, 45 Cedar st  
 ⊕ Manvel, Frederick C, 32 Liberty st  
 ⊕ Martin, A B & C A, 75 Times building  
 ⊕ Marwick & Mitchell, 27 Pine st  
 ⊕ McEwan, M C, 442 Broadway  
 ⊕ McGibbon, E, 44-46 Pearl st, City  
 ⊕ Mercer, C J, 52 Wall st  
 ⊕ Mirick, M C, 71 Wall st  
 ⊕ Morton, O E, 56 Pine st  
 ⊕ Munro, R F, 27 Beaver st  
 ⊕ Nield, Chas F, 45 Broadway  
 ⊕ Niles, C E, 50 Broadway  
 ⊕ Niles & Niles, 40 Wall st  
 ⊕ Palrandeau, L C, 170 Hicks st, Brooklyn  
 ⊕ Patterson & Corwin, 30 Broad st  
 ⊕ Pentlarge, Th, 208 Mail & Express building, Beaver & William sts  
 ⊕ Phelps, C D, 143 Liberty st  
 ⊕ Pladwall, J E, 31 North Pearl st, Albany  
 ⊕ Price, Waterhouse & Co, 54 Wall st  
 ⊕ Reckitt, C C & E, 52 Wall st  
 ⊕ Roberts, J A, State Comptroller, Albany  
 ⊕ Roberts & Son, T Cullen, 56 & 58 Pine st  
 ⊕ Robinson, Chas P, 20 Nassau st  
 ⊕ Rollo, David, 45 William st  
 ⊕ Rose, Alfred, 56 & 58 Pine st  
 ⊕ Rowley, O R, 52 Wall st, N Y  
 ⊕ Ryan, Thos P, 725-727 Broadway  
 ⊕ Salway & Co, W S, 97 Cedar st  
 ⊕ Sargent, S E, 380 Broadway  
 ⊕ Sargent, Page & Taylor, Corn exchange, Bank buildings  
 ⊕ Sargent, Taylor & Kelland, 253 Broadway  
 ⊕ Schultz, Comins & Gain, 150 Nassau st  
 ⊕ Scott, T, jun, 69 Wall st  
 ⊕ Self, Edward, Bennett building  
 ⊕ Shankland, J A, 280 Broadway  
 ⊕ Sheridan, F J, 45-49 Cedar st  
 ⊕ Simpson, W T, Mills building

## NEW YORK—(continued)

- ⊕ Smith, A W, 62 Wall st  
 ⊕ Smith, Chas B, 45 Broadway  
 ⊕ Smith, Reckitt, Clarke & Co, 62 Wall st  
 ⊕ Spence, A P, 27 Pine st  
 ⊕ Stanton, L N, 31 West 71st st  
 ⊕ Stevens, Richard F, 56 & 58 Pine st  
 ⊕ Stocking, Chas H, 141 Broadway  
 ⊕ Stonham, A, 19th st and 4th avenue  
 ⊕ Stott, F I, 68 Broad st  
 ⊕ Strickland & McIntyre, 45 Pine st  
 ⊕ Sullivan, Thos J, 280 Broadway  
 ⊕ Sutherland, D F, 25 Pine st  
 ⊕ Tannock, Thos W  
 ⊕ Teele & Dennis, A W, 30 Broad st  
 ⊕ Tipson, Fredk S, 13-21 Park row, City  
 ⊕ Walker, P A, 32-34 Nassau st, City  
 ⊕ Warren, H L, 125 Pearl st  
 ⊕ Waud, Edmonds & Bouton, 45 Exchange place  
 ⊕ Webster, G R, 54 Wall st  
 ⊕ Whitehead, J W, World building  
 ⊕ Whitehead & Clerihew, 11 Broadway  
 ⊕ Wilkinson, Geo, 1,526 Johnston building  
 ⊕ Wolfe-Brown, F, 145 Nassau st  
 ⊕ Woodroffe, Edmund, 67 Columbia heights, Brooklyn  
 ⊕ Woodthorpe, Bevan & Co, 1,526 Johnston bldgs  
 ⊕ Woodward, R G, 521 West 123rd st, City  
 ⊕ Yalden, Walker & Co, 32 & 34 Nassau st

## Nijmegen Holland

- ⊕ Schlimmer, G L, In de Betouwstraat 11

## Northcote Victoria

- ⊕ Swift, W G, Corporation offices

## Omaha Nebraska, U S A

- ⊕ Cannon, T C, 419 First National Bank bldgs

## Ottawa Ontario

- ⊕ Blatch, G L, 193 Sparks st

## Owen Sound Ontario

- ⊕ Armstrong, A F  
 ⊕ Fleming, C A, 34 Scrope st  
 ⊕ Jackson, L A

## Palmerston North N Z

- ⊕ Hirsch, Gustav  
 ⊕ Scott, George Johnstone

## Paterson N J

- ⊕ Stewart, O D, First National Bank

## Paris France

- ⊕ Baum, E T, 17 Rue de Rivoli

## Perth Western Australia

- ⊕ Ball, Baker, Deed, Cornish & Co  
 ⊕ Corbett, J, 99 Wellington st  
 ⊕ Cox, J, Col Finance Corporation

## PERTH—(continued)

- ⊕ Ford, Rhodes, Ford & Co  
 ⊕ Haines & Co, O L, St George's terrace  
 ⊕ Heale, Alton & Co  
 ⊕ Holman & Co, H H, Weld chbrs, St George's terrace  
 ⊕ MacGibbon, S J, 52 William st  
 ⊕ Pike, W J, c/o Swan Brewery Co Ltd

## Philadelphia Pennsylvania, U S A

- ⊕ Barrett, A R, 42 West Coulter st, Germantown  
 ⊕ Brown, L E, 934 Drexel building  
 ⊕ Fernley, J W, 737 Walnut st  
 ⊕ Francis, J W, 925 Chestnut st  
 ⊕ Hayes, H B, 110 South Third st  
 ⊕ Helms, J, 508 Walnut st  
 ⊕ Lybrand, Ross Bros & Montgomery, 601 Stephen Gerard building  
 ⊕ Sterrett, J E, 410 Penn Mutual building  
 ⊕ Stringer, J D, 934 Drexel building  
 ⊕ Vaughan, Jno, 413 Fourth avenue, Pittsburg  
 ⊕ Vollum, C N & R E, 737 Walnut st  
 ⊕ Wilkinson, Geo, 601 Stephen Gerard bldgs  
 ⊕ Woodthorpe, Bevan & Co, 601 Stephen Gerard buildings

## Pietermaritzburg Natal

- ⊕ Forsyth, D F, Borough Accountant  
 ⊕ Loran, A E  
 ⊕ O'Brien, W J, Church st (Box 90)  
 ⊕ Taunton, C E, Timber st (Box 125)

## Pittsburg Penn

- ⊕ Rebbeck, F J, 245 Fourth avenue

## Port Elizabeth S Africa

- ⊕ Brown, D M, Insurance chambers, 21 Main st  
 ⊕ Hunter, P W J (Box 11)  
 ⊕ Mouat, C T W, 38 Main st (Box 15)

## Portland Oregon

- ⊕ Mackenzie, W, Russell

## Port Louis Mauritius

- ⊕ Rock, C W

## Prahara Victoria

- ⊕ Hunt, Eben, 118 William's rd

## Pretoria S A R

- ⊕ Balkie, R  
 ⊕ Bindon, W H  
 ⊕ Faure, J R H  
 ⊕ Kisch, D M, Church sq (Box 317)  
 ⊕ Taylor, W T  
 ⊕ Vincent, A

## Puerta Cabello Venezuela

- ⊕ Aikman, J E, c/o Bolton & Co

## Rangoon Burmah

- ⊕ Oung, M H, Assistant Comptroller of Burmah  
 ⊕ Ramage, Wm, Bombay & Burmah Trading Corporation

## Rio de Janeiro Brazil

- ⊕ Allbeury, E, c/o The Leopoldina Railway Co, Lim

## Rochester New York

- ⊕ Foster, S B, 479 North Paul st

## Rockhampton Queensland

- ⊕ Fairbairn, J, East st  
 ⊕ Harden, C, Fitzroy st

## Roodepoort near Johannesburg

- ⊕ Puze, H, P O box 77

## Rotterdam Holland

- ⊕ Bentveld, D C M van, Havenstraat 122  
 ⊕ Blaauw, J, Kruiskade 19  
 ⊕ Brenkman, N, Scheepmakershaven 27  
 ⊕ Burgmans, H, Czn, Mauritsweg 68  
 ⊕ Davidson, A, Brakelstraat 10  
 ⊕ Demmenie, F, Goudsche straat 87  
 ⊕ Dollee, A, Dijkstraat 85  
 ⊕ Edie, J E, jun, Diergaarde singel 80  
 ⊕ Godschalk, H, Karrensteeg 14  
 ⊕ Godschalk, M H, 95 Yonkerfransstraat  
 ⊕ Hartman, J, Goudsche straat 14  
 ⊕ Koolhoven, A A, Saftlevenstraat 11  
 ⊕ Kreukniet, W, Binnenrotte 172 en Hilligersberg  
 ⊕ Labrijn, H J, Haringvliet 2  
 ⊕ Maas, W A, Schiekade W. Z. 2214  
 ⊕ Moret, B, West zeedijk 175  
 ⊕ Overeijnder, A, Lange zeedijk 704 (Kralingen)  
 ⊕ Plasmeijer, A J, Plantageweg 69  
 ⊕ Plat, N A, Pz, Plantageweg 88  
 ⊕ Schallenberg, E W, Noordsingel 117  
 ⊕ Schenk, C F, Binnenweg 130  
 ⊕ Uden, A H van, Boezemsingel 122  
 ⊕ Uije, J C van, Burgemeester Hoffmannplein 10  
 ⊕ Veen, N van der, Schiedamsche singel 69  
 ⊕ Verroen, J G, Haagsche veer 9  
 ⊕ Vleeschhouwer, J, Weenastraat 63  
 ⊕ Warmenhoven, jun, K A, Oostvestplein 45  
 ⊕ Weevers, J W, Hugo de Groot straat 65  
 ⊕ Werner, J F, jun, Plantageweg 63  
 ⊕ Zwaal, A van der, Boompjes 70

## Rutherford N J

- ⊕ Abbott, E C

## St. Arnaud Victoria

- ⊕ Grieve, R A P, Savings Bank st

**St. Heliers Jersey, Channel Islands**

¶ Carnaby, Harrower, Barham & Co, 13 Royal sq  
 ¶ Leake, A R  
 Gross, John C, 4 Rouge Bouillon

**St. John's N B**

¶ Sharpe, F S

**St. Kilda Victoria**

¶ Matheson, W Glenroe, Dalgetty st

**St Thomas Ont. Canada**

¶ Rapelji, H

**Sale Victoria**

¶ Scott, G

**Salisbury Rhodesia**

\* Turnbull, G V, jun, Town Clerk  
 \* Warden, P S, National Mutual Life Association, St George st  
 ¶ Woodthorpe, Bevan & Co, P O box 265

**San Francisco California, U S A**

¶ Barrow, Wade, Guthrie & Co, Mills building  
 + Beck, F E, c/o Anglo-Californian Bank Ltd  
 Cuthbert, Menzies & Co, 307 Sansome st  
 + McLaren, Norman, 307 Sansome st  
 ‡ Todd, B, Accountant Californian Canaries Co

**San José Costa Rica**

¶ Lyon, A P  
 \* Scott, Thomas, jun

**San Pablo Brazil**

\* Robertson, J H

**Savannah Georgia**

+ Wilson, Wm L

**Secunderabad India**

¶ Brewer, W V, c/o Hyderabad Co Ltd  
 ¶ Ruddle, W C H

**Schiedam Holland**

° Rovers, K, Singel 93

**Shanghai China**

¶ Dowler, F H G  
 ¶ Leake, A R  
 \* Taylor, E H, China Inland Mission

**Shepparton Victoria**

¶ Martin, S W

**Simla India**

\* Carnduff, W A T, Accountant General office, Publishing Works Dept

**Singapore Straits Settlement**

¶ Evatt, P T, 3 Change alley

**Sioux City Iowa, U S A**

¶ Cannon, T C, 201 Security Bank bldg, Fourth st

**Sliema Malta**

¶ Howard, W H, The Trosachs

**South Yarrow Victoria**

¶ Jenkinson, E D, Barry st

**Strahan Tasmania**

¶ Mathieson, Wm, c/o Mt. Lyell Mng. and Railway Co

**Sunbury Victoria**

¶ Saunders, Arthur F W

**Syracuse New York, U S A**

¶ Mann, R De Witt, 328 Kirk building

**Sydney N S W**

¶ Bode, G F A, 29 Bligh st  
 ‡ Borchard, A, Equitable buildings, George st  
 ‡ Bowes, J E, Equitable buildings, George st  
 ‡ Brierley, H C, 156 & 158 Sussex st  
 ‡ Cape, Rollo A, 3 Bond st  
 ‡ Collier, A H, 369 George st  
 ‡ Crick, H, 29 Bligh st  
 ‡ Davenport, I T, Post Office chambers, 114A Pitt st  
 ‡ Fullwood, F, 70 Pitt st  
 ‡ Gillilan, D H, Post Office chrs, 683 Pitt st  
 ‡ Harris, E A, 16 O'Connell st  
 ‡ Harwood, A R, 28 Castlereagh st  
 ‡ Horrocks, W, Mutual Life bldg, Martin place  
 ‡ Kent & Brierley, 50 The Strand  
 ‡ Litten, J G, 21 Pitt st  
 ‡ Little, C E, 76 Pitt st  
 ‡ Little, James, 267 George st  
 ‡ Lyell, Butler & Densham, 68 Pitt st  
 ‡ Mackenzie, T F H, 17 Bond st

**SYDNEY—(continued)**

¶ McAllister, D, 1 O'Connell st  
 ‡ McLean, F E, Hoffnung's chrs, 163 Pitt st  
 ‡ Miles & Vane, 2 Hunter st  
 ‡ Miles, J B C, Mutual Life bldgs, Martin place  
 ‡ Nacken, H, 77 Pitt st  
 ‡ Perrins, W G, Castlereagh  
 ‡ Perry, W H, Hoffnung's chrs, 163 Pitt st  
 ‡ Peterson, T T, 118 Pitt st  
 ‡ Pratt & Pratt, 18 Bridge st  
 ‡ \* Priestley, H, 173 Pitt st  
 ‡ Relph, A W, 26 Hunter st  
 ‡ Robertson, James, 173 Pitt st  
 ‡ Robertson, Wm, Mutual Life bldg, Martin place  
 ‡ Russell, H Y, Norwich chrs, Hunter st  
 ‡ Shenstone, W, 359 George st  
 ‡ Shenstone, W H, 359 George st  
 ‡ Solomon, S H, Town Hall  
 ‡ \* Starkey & Starkey, 93 York st  
 ‡ Stewart, John, 350 George st  
 ‡ Taylor, J C, 99 Pitt st  
 ‡ Troup, A R, 28 Castlereagh st  
 ‡ Vane, A D, Mutual Life bldgs, Martin place  
 ‡ Ward, W Cullen, 17 O'Connell st  
 ‡ Wheeler, John, 12 Bridge st  
 ‡ Yarwood, F N, 16 O'Connell st

**The Hague Holland**

° Paaxhen, L T van Westeinde 4

**Tiel Holland**

° Pitlo, R, RZ, Zandwijk G 378  
 ° Zanten, Jz L van, St Walburgsingel

**Tilburg Holland**

° Bes, K, Willemsplein

**Timaru N Z**

Bascand, A W  
 ‡ Fraser, Charlton Simon  
 ‡ Rogers, Charles

**Toledo Ohio**

¶ Kidd, F H, 221 St Clair st

**Toorak Victoria**

¶ McPherson, N G, Williams rd  
 ‡ Meudell, W, Mathoura rd

**Toowoomba Queensland**

¶ \* Allen & Co, T J

**Toronto Ont. Canada**

¶ Anderson, W, City Hall  
 ‡ Barber, H, 18 Wellington st  
 ‡ Clarkson, E R C, 33 Scott st

**TORONTO—(continued)**

¶ Coady, R T, City Hall  
 ‡ Corridi, P  
 ‡ Cross, W H, 33 Scott st  
 ‡ Eddis, H W  
 ‡ Eddis, W C, 77 Victoria st  
 ‡ Edwards, G, Bank of Commerce  
 ‡ Goldman, L, 112-118 King st west  
 ‡ Gordon, H D L, 221 George st  
 ‡ Gray, R H  
 ‡ Gunn, E, 78 Front st west  
 ‡ Hardy, J, 15 Toronto st  
 ‡ Hart-Smith, A, Bank of Commerce  
 ‡ Hoskins, D  
 ‡ Hudson, O M, Canada Rubber Co  
 ‡ Jenkins, R, 15 Toronto st  
 ‡ Jephcott, A, 38 & 40 Adelaide st west  
 ‡ Johnson, G W, Upper Canada College  
 ‡ Jones, W W, City Hall  
 ‡ Kernahan, W T, 57 Maitland st  
 ‡ McCabe, Wm, 112-118 King st, west  
 ‡ Martin, J M, 21 Clarence sq  
 ‡ Moore, J T, McKinnon building  
 ‡ Mortimer, H  
 ‡ Neff, A C, Room 500, McKinnon building  
 ‡ Melinda st  
 ‡ Postlethwaite, C R W, Equity chambers  
 ‡ Powis, Wm, Lakeview Hotel, corner of Winchester and Parliament sts  
 ‡ Sellars, Dicksee & Co, Imperial Bank bldgs  
 ‡ Sinceton, A E, Salvation Army  
 ‡ Stone, C E, 91 Hawland avenue  
 ‡ Szelski, P V, 22 Front st, east  
 ‡ Tindall, W B, 60 Victoria st  
 ‡ Townsend, S E, Manufacturers' Life Co  
 ‡ Vigeon, H, Imperial Bank bldgs  
 ‡ Walsh, J E  
 ‡ Watson, J  
 ‡ West, W H, 64 Collier st  
 ‡ Wilson, P T, 71 Huntley st  
 ‡ Wood, E R, 86 Bedford rd  
 ‡ Young, J, 90 Yonge st

**Townsville North Queensland**

°°° Beddek, G F B  
 °°° Black, W  
 °°° Blundell, R S, office of Bartlam & Co  
 °°° Bullock, R  
 °°° Chapman, W L  
 °°° Cooper, A M H  
 °°° Day, T L  
 °°° Grahame, J V  
 °°° Hooman, G S G  
 °°° Horsey, T K  
 °°° Kenyon, G  
 °°° Love, J S  
 °°° Macdonald, J  
 °°° McCulloch, G D  
 °°° Marks, J C  
 °°° Margetts, P G  
 °°° Mears, A  
 °°° Miller, J S  
 °°° Morey, P E  
 °°° Nicholson, W E  
 °°° O'Neira  
 °°° Parkers, J N  
 °°° Philip, J  
 °°° Philip, J H  
 °°° Powe, A H  
 °°° Tabbot, R A  
 °°° Tideman, C R  
 °°° Wackett, J

**Umballa India**

¶ Rand, A H

**Utrecht Holland**

20Heymann, A H, Zuilenstraat 1

**Valparaiso Chili**

§Buchanan, Wm George

**Vancouver British Columbia**

†Hodges, W E, c/o Bank of Montreal  
\*Stein, W T, 1 Letevre bldg, 603 Hastings st

**Vlaardingen Holland**

20Boom, Chr van, Hoogstraat D 128

**Vicksburg Mississippi**

†Clark, T R, The Piazza

**Waco Texas**

\*Ogilvy-Ramsay, A H, Negotiator of Mortgage Loans

**Waga Waga N S W**

||Dunas, R, c/o Union Bank

**Waipukurau Hawkes Bay, N Z**

§Downes, W G

**Walhalla Victoria**

‡Dawson, R E

**Walkerville Ont. Canada**

||Lye, H

**Wanganui N Z**

||Liffiton, Edward Nolloth  
||Rodwell, William  
||Tilly, Henry Johnston Robinson

**Warrnambool Victoria**

||Dunne, M J  
||Osborne, T H T  
‡Renwick, A H, Kepler st

**Washington USA**

\*McBean, D C, 302 Seattle National Bank building, Seattle

**Waterloo Ontario**

||Scully, J M

**Wellington N Z**

||Allen, Frank  
||Badham & Bliss, Custom house quay  
||Bendall, Osmond Russell  
||Cook, William Richard  
||Cowper, David Alex Smith  
||Fox, Morris  
||Harbroe, George Henry  
||Heyes, P  
||Hudson, Wm Burgoyne  
||Hutchinson, Philip George, Wellington college  
||Jack, William  
||Kember, Arthur  
||Kember, Henry  
||Mace, Edward  
||McTavish, Alexander Jas  
||Morpeth, C D, National Mutual Life chrs  
||Powles, Chas Plummer  
||Richardson, J H, Government Insurance Department  
||Richardson, Josephus Hargreaves  
||Scott, John  
||Stuart, David Thomson  
||Tolhurst, George Edmeades  
||Virtue, Peter

**Westfield Massachusetts**

+Gibbs, W E

**Windsor Ontario**

||Macpherson, F H, 16 Sandwich st

**Yarraville Victoria**

‡Sharp, F H, "Inverurie," Hyde st

**Yokohama Japan**

\*Ross, W  
\*Stuart, F O, c/o Findlay, Richardson & Co,  
No 6 Yokohama

**Zomba S Africa**

†Hewitt-Fletcher, Stanley, British Central Africa Administration

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DUBLIN—68 Dame Street.  
DUNDEE—31 Reform Street.  
EDINBURGH—4A St. Andrew Square.  
GLASGOW—109 Hope Street.

IPSWICH—13 Museum Street.  
LEEDS—23 Park Row.  
LIVERPOOL—36 Dale Street.  
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Register of Transfers	...						
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General	...	0	9	6	0	15	6
Register of Members & Share Ledger	...	0	17	6	1	3	6
" " Transfers	...	0	10	6	0	16	6
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## Memoranda

1st Week]

January 1900

[1st Month

1 MONDAY [1-364]  
Bank Holiday in Scotland

*Reg. Dir  
Meeting  
of M.C.P.E.  
this morn -*

*B.G.P.A. letter - forwarded.*

*Holiday -*

2 TUESDAY [2-363]

*See Geo D. Mansford about his absence Reg. Dir  
and consider bill to date for Bank day or two*

*Meeting M.C.P.E. at 4 p.m. 17th Dec to 3rd Jan*

*Mumps - Broken ✓  
Tickets from B.G.P.A. - ✓*

*Livermore - ✓  
B.G.P.A. letter*

1st Week]

January 1900

[1st Month

Mails for Mrs. J. J. J.

3 WEDNESDAY [3-362]

This day I should receive check 1200 from ✓ AD Moran  
(Blues) near to Mrs. J. J. J. 75 ✓ ship white  
for Rod pentals. also Moran tickets

Meeting Loan Co. 4 pm

See changes - M. Elgath - Sloan. (Office.)

Get out notices directors reg. mty. M. J. R. Co for 10<sup>th</sup> Jan  
(no quorum)

4 THURSDAY [4-361]

Signatures of mty<sup>h</sup> of directors, annual report M. J. R. Co  
Balsch's #4.

Brown? Give J. J. J. 5<sup>th</sup> Jan ✓ J. J. J. ✓

1st Week]

January 1900

[1st Month

5 FRIDAY [5-360]

Dividends due on Consols, &amp;c.

Mumford? 1st cheque ✓ made contra to 710  
Blues

Rep J. Co. selected carpet & requested memo of cost.

By Haven office 1st to mty.

See 4 L. R. R. 5 L. R. R. (Annual Report)

Brown, B. J. F. wants statement of the  
several amounts paid to beneficiaries  
of J. J. J.

Rec'd M. J. R. Co's tickets B. J. F. mty 13<sup>th</sup> & 20<sup>th</sup> Jan.

"Walkner"

6 SATURDAY [6-359]

St. M. J. R. Co. sold to M. J. R. Co. 7<sup>th</sup> mty. paid - ✓  
Paid 1st J. Co. mty. (no)

Shows order sheet; get hair cut. (over)

" go to 125 East 12<sup>th</sup> St. & compare. ✓

Met. J. J. J. J. J. J.  
See M. J. R. Co.

2nd Week]

January 1900

[1st Month

~~John~~ 7 Sunday [7-358]

8 MONDAY [8-357]

I. Co. pass book ✓  
 P. H. 7. Sanders ✓  
 Helmet.  
 Hair cut.

Repertoire. Mr. Brown  
 Carpet 2nd priced  
 Plans McElpat. J. L.

Signatures of Directors -

Chow. 78.50  
 500.00

Baker ✓  
 Decker ?  
 Decker ?  
 Decker ?  
 Decker ✓

Papers Bank & Insurance  
 Get another bill B. H.  
 Insure 1. insurance

Get after B. H. fund  
 Contributions

Don Pasquale - Cavalleria

9 TUESDAY [9-356]

Fire Insurance ceases

Bowdoin -  
 Cheque 78.50  
 500.00

Spencer -  
 paper for 1st & 2nd receipt

Note Stone - "Shiels" John

John  
 Murphy  
 Bowdoin

2nd Week]

January 1900

[1st Month

10 WEDNESDAY [10-355]

Meeting, MORRIS Director 32 Nassau 12 N. Q. E. H.

John sent get after her.

Bowdoin 11 700.00 + report  
 Haven 12 Murphy on door list  
 Decker 3 now abt suit  
 John 4

Livermore (McRe matter "gone up")

Prophete

11 THURSDAY [11-354]

Hilary Sittings begin. Annual registry of Private and Joint Stock Banks must be deposited at Stamp Office on or before this day

Note Edmund - Carter

Rec'd letter Mr. Haven. regarding re-employment of man by Fish.

Murphy called (335-49) Mr. Brown's house perhaps 3/4 of way  
 he back

Left BNA for "Special 2c Bank Com". to be balanced.



12 FRIDAY [12-353]

Return money the Recy - 13<sup>th</sup>  
 see ~~Mumford~~ about another cheque & another  
~~man~~ passed

Sold Rx 15 Mrs Wood for Co & Seem      Waldorf  
 " " by Mrs White " Mrs Mountze (ok tonight.)

Made long letter to Mr. Harn

Rec'd letters -

Rec'd H. J. Fox cheque - from Geo. P. Reat "mailed to H. J. Fox -  
 " J. Simpson (1 letter Chamberlain) & mailed to Geo. H. Fox

Jambhiser

13 SATURDAY [13-352]

Forgot to return the "pop" ticket to Mr. Rosette. Jan. Central Stn.

See Mumford about another cheque. } Phoned  
 " Mr. Harn. " Harn or other man. } Made up for Mumford

Sent cheque: Seem - Mountze. ✓

Settled about dec.

Ames.

Romeo & Juliet

14 Sunday [14-351]

15 MONDAY [15-350]

5<sup>th</sup> week of Open

Got Bang. Com. pass-book from B.H.A.

after see Geo. Mumford last time & B.H.A. together.

3<sup>rd</sup> fulltime "nd" Sugar. no det. ✓ settled.

Sent Ball tonight.

"

Rx 15 to see for Geo. Seem. Notes done

Waltire "

16 TUESDAY [16-349]

X

If deer doesn't come in a week or so. he'll be sick

Saw Mumford. " Smith. (write F. Engle)

got 5 Chamberlain. The fund box

Sent Schedules & also Randers to Wright

Livemore called. Estate H.A. accounting, ready tomorrow.

17 WEDNESDAY [17-348]

Letter from Bohn -

Chopped Mr Wrights - chairs

wrote Bohn about chairs.

wrote Bohn Cash. Books

Bohn places \$24 on sale for slow 1st phosphate (White. Good)  
 called up Tyson Manhattan also try eve

Shane's - ordered carpet. to be \$50.25

~~Mr. Wood. Waldorf Astoria wants Ritz for tonight~~  
~~Can't get Ritz; nothing~~

"Carman"

18 THURSDAY [18-347]

Mrs. Doherty & Mrs. Reeves. called office - sent to see Humphreys  
 Geo Van Nostrand called on me  
 Ma took me to lunch

Murphy, Bldg. Dept.  
 Bohn

Mr. West } down want  
 Mrs. White } Monday eve. 24

19 FRIDAY [19-346]

11 am Mr Bowdoin will call me. called here at  
 office

full day on Rly Pass."

Log.

wrote Billy Wright re judgment Theo H. Bowdoin  
 21-25 Whitehall  
 Return by 6:00 pm Sat. Geo. Prosser. Grant General etc.

Aida

20 SATURDAY [20-345]

Mr. Bowdoin to return to town today (later Mr. McNamee) so  
 can see him to get to Bldg.

Davidson. Western Gas - Ireland 3¢ -

Sold. 84 mat Mrs. Bonstye to Mrs. White. 1/12/00  
 Ragnacci  
 Rusticava

Shugan.

21 Sunday [21-344]

22 MONDAY [22-343]

6<sup>th</sup> week of Open10 a/m. Mr. Boon at 150 W 40<sup>th</sup> St ✓

sects of B.G.P.A.

all done

23 TUESDAY [23-342]

Baird meeting ✓

Called Herbert Parsons twice - out ✓

Borden, office 150 W 40<sup>th</sup>

Eiche, lent him J. A. Gillett "Pamphlet"

Boring Bank - reviewed note, made it "demand"

500. She plagues me 10-11-10.

see Gen. Ch. Boston

saw Capt. Apple (Old Guard)

Prophets

24 WEDNESDAY [24-341]

~~Get Day Roll Vouchers signed Haren.~~

Look at Bent wood chairs.

Depart, Ernst Company.

~~see Gen. Parsons signed~~

Mentoring

Rec'd 5 the fd  
from W. H. Weller

25 THURSDAY [25-340]

Notes due at Brewery - 1600 (arranged)

Ball, Old Guard.

Gen'l Roll - 4. Among Vouchers signed ✓ 32 Nassau  
see Mr. Borden about chairs - out 75 WallDelivery "Cassini" matinee tickets. (31<sup>st</sup>)see W. L. Parne about O.S. & Out 1/2 c. T.C. 1/2 c. ✓ (4<sup>th</sup> and 5<sup>th</sup> and 6<sup>th</sup> and 7<sup>th</sup> and 8<sup>th</sup> and 9<sup>th</sup> and 10<sup>th</sup> and 11<sup>th</sup> and 12<sup>th</sup> and 13<sup>th</sup> and 14<sup>th</sup> and 15<sup>th</sup> and 16<sup>th</sup> and 17<sup>th</sup> and 18<sup>th</sup> and 19<sup>th</sup> and 20<sup>th</sup> and 21<sup>st</sup> and 22<sup>nd</sup> and 23<sup>rd</sup> and 24<sup>th</sup> and 25<sup>th</sup> and 26<sup>th</sup> and 27<sup>th</sup> and 28<sup>th</sup> and 29<sup>th</sup> and 30<sup>th</sup> and 31<sup>st</sup>)Left PR at also morning 4<sup>th</sup> at 1/2 Wall with How. & mail up &  
Mr. Borden not there. ✓ with Parsons again ✓

Old Guard Ball up the Ham ✓

Reincke Del } J. Stanley F.  
McLaurin M. Laughlin } M. J. Smythe  
Hays Hess }

26 FRIDAY [26-339]

Miss White called. desires box for  
Wed Feb 7 - Fri Feb 9 - on Mon Feb 12.  
(In #15)  
Write Cot Dain

Here gone to Chester. to visit Amy.

Have asks 4 sent "Lancaster" machine ✓ P-1-4-6-8

Marked Bowers Passbook to be balanced.

returned tickets Rositer.

Cancelled order Palyr for "Hammes" of Jan, 32

Write Hla

4<sup>th</sup> 5<sup>th</sup> Indagante - Carrollia

27 SATURDAY [27-338]

~~Write Hla.~~

Received 50<sup>00</sup> Aug Belmont 9c sale his lot 10/10/00 -  
Dep't J. A. S. G. Had dep put on 7 36"

At Saw Mr. Bowdoin abt chairs  
Guilland - dec to be nice  
Room to be shut off.

Tamhauer's note

are Trust (Eames) keep

28 Sunday [28-337]

29 MONDAY [29-336]

4<sup>th</sup> Week of Opera

Get Payroll cheque, early today & deposit same ?

10<sup>30</sup> Ministry of Thonet Bros.

J. J. Morgan ✓  
Blommy Green Park a ✓  
5<sup>th</sup> Ave S. K. ✓

Sketch & rule remaining forms, B4 PA

Letter from Lowell re. presidential  
Note Carl also Hotel Raleigh

Storge di Fingar

1<sup>st</sup> Paul day

30 TUESDAY [30-335]

Babylon Note #3 due - 100 ✓

6<sup>th</sup> Wall St. Governors Natl Socy 4 pm.  
Directors Pop Mch 2<sup>nd</sup> Laron

4 pm

" Mr. is to be at 5<sup>th</sup> Ave Hotel tonight. \* { Little know-  
about the children

" 11 after - Bowdoin, about chairs (also vouchers - say to  
same)

" Stop at New York Theater & get tickets. ✓

6- Phone Brainer & see if report sent Mumford ✓ but about settlement  
call Friday \$200



31 WEDNESDAY [31-334]

1. Good day to write up minutes of Directors meeting 10<sup>th</sup> inst. N.A. Brown  
 2. Sent Rent Bill 13<sup>th</sup>  
 3. Send out Gannett matinee tickets ✓ \$3.00  
 4. Mumford - This is expiration of 2<sup>nd</sup> yr. after wh he said he  
 in ✓ house same Bldg etc in Sunset vs. Oakdale (see 16<sup>th</sup> Jan).

go to Thonets I have shown by cat afm. ✓

Haltine

(February) 1 THURSDAY [32-333]

Returns of Railway Companies under 36 and 37 Vic., c. 76, to be made before the 15th inst.

Roll - German Charity Dep. Sec. - I have been 7. 10. 12

Act - Rent RMA 200.00 call for cheque -

Call up Miss Janning 444 MacVg. -  
 2<sup>nd</sup> series club in Ra @ 300 - 600

2<sup>nd</sup> place Box 12.

Write up minutes of Jan 10 ✓

Brown  
 Janning  
 444

Special Matinee  
 "Gannett"

German Charity Ball

2 FRIDAY [33-332]

12<sup>15</sup> too late Huguemont (Bomdon)  
~~Pop in to see Geo. Mumford~~

Bly Pa acct finish - (delivered Sat.)

Write Miss White  
 Miss Janning  
 Brooker

Heisterwiger

3 SATURDAY [34-331]

WR Estate.

Mr. Eils - 11-12

Finished Bly Pa acct

Mat  
 Ada

Pop. 100  
 Thymia Patchman

4 Sunday [35-330]

5 MONDAY [36-329]

8<sup>th</sup> Week of Open

morning B.P.P. 202 Bms

Statements &amp; bill - C.N.B.K.

Sketch statement showing how stand after collecting

Time out when returned for M<sup>rs</sup> Haven.

Haven?

Coster at 12.21. Ring p.p.s.

M<sup>rs</sup> Jennings

6 TUESDAY [37-328]

By 21  
mtg is today

Bank meeting:  
10.10 Re 21, Coster / Jennings, @ 600-  
Shomet Bros - chair  
hunch, w. Wilmut  
Re 21 Re 21 Ring circular & mail  
Re 21 Re 21 Re 21  
Re 21 Re 21 Re 21  
Re 21 Re 21 Re 21

4 p.m. Grand meeting.

7 WEDNESDAY [38-327]

Re 14 to  
re 14 to Ring

Re 14 to now subscribers open  
Report 1 (Re 8 Miller about Ring date).

12-30 95 Haven  
(Ring Re 14)

Send back FRs Mrs K. Op<sup>t</sup> mat ✓  
Rossiter " " ✓

Barker started on report, Mumford.

Lunch is and down town.

Journals meeting OK -

Home of J. H. H. H.

OK Journals, 8<sup>30</sup> p.m.~~Re 14 to subscribers box~~

8 THURSDAY [39-326]

Half Quarter Day

How about E. Hale, W. R. S.

Delivery tickets, Ring  
Mike Barker.  
Call on Rossiter  
Haven car

The circulars (?)  
from books will  
come up about  
1. p.m.

Lucine matinee 'Baruch'.

9 FRIDAY [40-325]

Send check for div '00"

Send checks to Shing Mutual Life

Office Estate M.R.D. apm.

Chr. Miss White Bx 9 7/10 200 & Miss Jennings King E Bx 21 600

Mailed Check to Remitt

Dep't Trust Co.

Admiral took cycle for sale  
 H.R. Bishop } logs cycle for sale  
 L. Kountze } both " "

Miss White desires to

Phenix Union 17500.

10 SATURDAY [41-324]

Bernie's says about now is good time to get his F.F.V.

not

Don Baquero/Carrollina

for

Sanchez

11 Sunday [42-323]

hairs

12 MONDAY [43-322]

Lincoln's Birthday

80 to see 7-13. 150 N. 1000

Genie's fed to 5 dms. Club

Miss White desires to

Robinson

"Aida"

13 TUESDAY [44-321]

Books Teosiles Las x open.

Told Box out to Miss White for exp 7/11/00.

P. Belmont, cycles.

Prodan 2 1/2 6 pm Humphreys

14 WEDNESDAY [45-320]

Last Day for Returns by Railway Companies. Valentine's Day

Letters from Mrs. White; Charles E.; E.F.D.  
 dep. 5.30  
 ice Grad Club. Hilmar.

15 THURSDAY [46-319]

Return all tickets for evening series of The Nibelungen-Ring!  
 leave this till Monday.

16 FRIDAY [47-318]

~~Mr Komtze~~ ~~Send H.~~ ✓  
~~Reuter~~ " "

sent back Box 29 Ring evening -  
 No answer to adv. in Herald

Got 5.00 from Maxwell & Scoville  
 & put it in safe deposit box.

17 SATURDAY [48-317]

Town Councils to send in Statements of Accounts before 1st March

of Mrs. Theisberger  
 Mrs. White }



18 Sunday [49-316]

19 MONDAY [50-315]

10<sup>th</sup> Week of Year

Send back evening series "King" }  
 Books 32 31. ~~2~~ 6 15 1/2 }  
 Notes 11-14-15-16

Bonding - How!! noon!

See about rebate coupons. (Washington!)

8+31  
back

1/10 Note, Rec. 1

20 TUESDAY [51-314]

Received 1/2 of ... due

4<sup>30</sup> pm - Governors of Nat Socy etc. b's Washington.

Rheingold (eng.)

21 WEDNESDAY [52-313]

\$ 143.692 84

Bless 7/21/1900

1. Office room - or House  
 2. Gas Contract.  
 3. Insurance Policy etc.  
 4. Church building  
 5. Chamber - House -  
 6. Illumination  
 7. Fire Circular.  
 also. Bros. German Charity paper.  
 report of Whittier &c.

12 noon Directors' meeting. 32 Nassau. all papers & minutes -  
 Send back Kountze - Reporter, if going away.

Sold Ship White 1/100. for small.

22 THURSDAY [53-312]

Washington - 18th Ave  
 80X Convention, Washington. Hotel Raleigh

Waltham (eng)

23 FRIDAY [54-311]

Sent back Mrs Komnitz mat 2d  
Rosetta Eve 2d

24 SATURDAY [55-310]

Lichte Jas. Good - close for the 2<sup>nd</sup> 3/15 near 3/16

Quotations, about

Quotations, 1901			
Denver Bond	46.	460	<div style="border: 1px solid black; border-radius: 50%; padding: 10px; display: inline-block;">           720            310  <hr/>           350 net         </div>
" Stock	36	180 -	
Popl. Cy.	98		
Western	98		
Sec 100	106.		
		4370	

~~My wife has this morning~~

25 Sunday [56-309]

26 MONDAY [57-308]

11th wk of Opium

1/2% div. Tropen Gas Chicago ✓

Pay Roll day. ✓

depd - Trust Co -

Mr Haven's office at 1<sup>30</sup>

111. Stavers office at  
" Bondens office, reached 2 Bro. Fire Engine, unshd.  
Bill of James White. 13<sup>th</sup>

*Gravita*

27 TUESDAY [58-307]

Bank meeting  
see Darnell, then Ireland.

Send out notice of meeting 3/14/00.

50  
15  
40  
60

215  
100  
115

212500

*Erigeron* (see)

28 WEDNESDAY [59-306]

Ash Wednesday. Joint Stock Banks to file accounts and memorial at Stamp Office between this date and 25th March

*Readymade Note #2 due*

*215 8" Ave + 50" fr all Porter chd Ry -  
Write Ma - Huffer (on P+G's letter list)*

*George de Sigaro*

(March) 1 THURSDAY [60-305]

Municipal Assessors and Auditors elected. Municipal Treasurers' Accounts to be made up from 1st of preceding September, and audited this month

*Write up Blypa for*

*Coleridge (eve)*

2 FRIDAY [61-304]

*Epstein "W" Lohr*

3 SATURDAY [62-303]

*For Blypa stuff*

*Lohrman*

*Rigolotto*

30

2nd Week]

March 1900

[3rd Month

<sup>4</sup> Sunday [63-302]  
 Add today !! \$50.-

5 MONDAY [64-301]

12<sup>th</sup> Week of Oct

High White, D. &amp; G.

6 TUESDAY [65-300]

9<sup>am</sup> Basra mtg

4pm Gm Meeting

Lucin

Romeo of

31

2nd Week]

March 1900

[3rd Month

7 WEDNESDAY [66-299]

8 THURSDAY [67-298]

7auct

Duxet, back



9 FRIDAY [68-297]

Hamilton

Might  
See.  
Cairn.

10 SATURDAY [69-296]

West  
CarmenCec  
Augenots

11 Sunday [70-295]

12 MONDAY [71-294]

13<sup>th</sup> Wed. 7<sup>th</sup> Opera

Went over By-laws w. E. J. G.

13 TUESDAY [72-293]

Miss White inquires about boxes  
Saxel County4<sup>th</sup> dfr of By-laws Ex Assoc to Edg

14 WEDNESDAY [73-292]

1 1/2 hours direct to Met Opera 3rd Nassau St

Saw Mumford

4 pm met Populac

15 THURSDAY [74-291]

did 10+0. conf. - 10+0. 1/2. 10+0. 10+0. (10+0)

Amel. born

Mat Khenigold

16 FRIDAY [75-290]

17 SATURDAY [76-289]

18 Sunday [77-288]

19 MONDAY [78-287]

1<sup>st</sup> WEEK of Open

Hastings

News (M. H. has got 3<sup>rd</sup> av.  
85 closed last night

20 TUESDAY [79-286]

Mail- "Dinner" at 11:15 for 12:00 - Barber must be back. notice 12:00  
Bank meeting at 11:15 am 2:15 pm.

Lindenmeyr at Open 1:15 "1/2" 2:15 for 2

2:15 3rd Session

Mark - 11a

Mat Walker

21 WEDNESDAY [80-285]

10-11 minutes

11:30 Roudon to get balance

12 noon Met Opera Directors

3 See Dr. S. M. Campford &amp; try to collect

4 pm. Popular Directors

Lucia Farnell

22 THURSDAY [81-284]

Angel Boy

Mat O'Connell

March 1900

[3rd Month

23 FRIDAY [82-283]

24 SATURDAY [83-282]

barn

Tristan &amp; Lelande met

foggy - evn.

March 1900

[3rd Month

25 Sunday [84-281]

26 MONDAY [85-280]

15<sup>th</sup> Week of Open

Lady Day. Accounts of Urban Authorities to be audited  
as soon as possible after 25th inst.

mail - Hagan.

lunch. 1624 Broadway -  
23 Wall St. left P.R. cheque  
" Maxwell Hecoville - Stock ready in few days -  
11 William St. Mumford. Saw him - but no collection  
120 Broadway Gipping - has long cut + had not been home.

Club. Benick - lost his mandarin

Lug - Lohengrin - saw Mr. Guillard

27 TUESDAY [86-279]

Mail - R. "invite the President" Carter - Association OK.  
SPM - pay for cheque. Ramus Perry for chrt.  
W. Guillard letter for file, Fran. Prof acky recd #110 -  
Dep 5 am. 450 P.R. CK

3<sup>20</sup> 62 Wall St. Karl footy Govt. about

Gotta dung

Mar Governing.





April 1900

[4th Month

1 Sunday [91-274]

2 MONDAY [92-273]

Returns of assessed taxes must be made this day

*mail M. L. Enos for 9 April.**Mr. John Hitchcock about Thurs-**Carton re. "Dep. East-".**Sch'm about P.O. Box**Trust**✓ Supplementary season*

3 TUESDAY [93-272]

*4 pm from op. Co. Directors.**Schuch Concert*

April 1900

[4th Month

4 WEDNESDAY [94-271]

*4 pm Popular Day at 1000**Music G/ute**✓ Supplementary season*

5 THURSDAY [95-270]

Dividends due

*Waltham German Chanty.*

1st Week]

April 1900

[4th Month

6 FRIDAY [96-269]

Calve

✓✓ Supplementary Lesson

7 SATURDAY [97-268]

Old Lady Day

Magic Photo

✓ Supplementary Lesson

2nd Week]

April 1900

[4th Month

8 Sunday [98-267]

9 MONDAY [99-266]

Fire Insurance ceases

Spec mty drive Gran Op Co 8:30 p.m.

Magic Photo

✓ Supplementary Lesson

10 TUESDAY [100-265]

{ Maxine & Son Operate }

{ Annual Meeting }

3:30 p.m.

✓ Directors -

2nd Week]

April 1900

[4th Month

11 WEDNESDAY [101-264]

Hilary Sittings end

*Rev. Oliver Runt**Letter to Rev. R. H. H. - 120 Broadway. (25 11 18)**Mr. Haven**Tristan (Jordan) in Supp<sup>n</sup> Season*

12 THURSDAY [102-263]

*last night of  
Opera**Maryie White**III Supp<sup>n</sup> Season*

2nd Week]

April 1900

[4th Month

13 FRIDAY [103-262]

Good Friday. County Court Offices closed. Bank Holiday in Scotland

*4<sup>30</sup> Howe*

14 SATURDAY [104-261]

County Court Offices closed

*Guest sent Bohus. ✓  
proxies. Sullivan. Whittier  
Lester Haven**at 11:00 20.000.**Labr 14 Supplemental Season x*



3rd Week]

April 1900

[4th Month

15 Sunday [105-260]

16 MONDAY [106-259]

Easter Sunday

Easter Monday. Bank Holiday in England. County Court Offices closed

H. B. Taylor, probably back.

called there & got Agreement<sup>by</sup>

Approved estimate 316 w 312 for trench &amp; cellar -

got Komitz proxy &amp; 6 checks from 2.8.33. 15.11.25:

29 + 34 don't want box

Belmont } want sign  
Rep 29 } agreement

(Hilder - 688v)

17 TUESDAY [107-258]

rainy

Easter Tuesday. County Court Offices closed

Got 3 checks, from 26.12.10  
1 promise (31.16)  
OfficeKomitz Agreement<sup>by</sup> Throat a bit sore

Litcher want sign Agreement

Gang's Cakes Estimate, Club book  
Wrote up Club minutes

Stopped post 00200 I sent duplicate to Mr Komitz

3rd Week]

April 1900

[4th Month

18 WEDNESDAY [108-257]

rainy  
some red throat

O. R. G. Howe called lunch he was .80

Just Co 9-78

Book tickets to Danny. Jerry. Bliss Est 16.

JPM Co to see Mr Bordin (and to send also JPM stuff.)

C. Belmont. &amp; Whitney likely reserve their.

Mr Komitz says she found 00200 &amp; will return it.

19 THURSDAY [109-256]

20 FRIDAY [110-255]

11 a.m. Can. L.S.R. Est. Spge. 1155 Myrtle St. Bk.

21 SATURDAY [111-254]

22 Sunday [112-253]

23 MONDAY [113-252]

Larger dinner party

24 TUESDAY [114-251]

Easter Sitzings begin

Bank - pay roll vouchers.

Victory CPA. 11 PM for Hall Street Quarters.

4th Week]

April 1900

[4th Month

25 WEDNESDAY [115-250]

*this Company's books close**Grave benefit -*

26 THURSDAY [116-249]

*Pay roll*

4th Week]

April 1900

[4th Month

27 FRIDAY [117-248]

*" Bdu (Tue May 1) inst**1 Can (Mon 30th) "*

28 SATURDAY [118-247]

*Bill F. R. G.  
St. Mary's  
Boston*

-

*Tue - Apr 15**RF**him cut*

29 Sunday [119-246]

30 MONDAY [120-245]

mail letter from Melmore mails list

" " Century Express - leave first RR - Leds here

No Ostrum says served coupon OK.

Write Mel Express about wrong duty code "The Shield"

Phone from Frank &amp; Burton about fire.

Care

J. H. H.

Devout Bond - Coupon. (May) 1 TUESDAY [121-244]

Holiday at Bank Transfer Office and Stock Exchange. Bank Holiday in Scotland

Savoy BVA Rent 2000 per yr

Collect 1000 &amp; 1/2 per cent. Today

Bank 11 am

Car 2 pm.

from meeting 4 pm.

Clew

meeting Refs

2 WEDNESDAY [122-243]

Dep 5<sup>th</sup> As TL

minutes of annual mtg - lose -

proxies & agreement  
Clew

3 THURSDAY [123-242]

2 pm Mr. Haven's office.



1st Week]

May 1900

[5th Month

4 FRIDAY [124-241]

Exce Com Club -

Pres for meeting

5 SATURDAY [125-240]

2nd Week]

May 1900

[5th Month

6 Sunday [126-239]

7 MONDAY [127-238]

H. K. B. G. and W. H.

8 TUESDAY [128-237]

9 WEDNESDAY [129-236]

Half Quarter Day

releases tax. "Di' Walden" & Co. & Co. Apr 98.  
 adms' mail done to public & a new house -  
 Green House - House.  
 (Document (Archives))

Mich. Operat. R.E.  
 Annual Meeting.

10 THURSDAY [130-235]

Estate 2.

11 FRIDAY [131-234]

12 SATURDAY [132-233]

Extra

13 Sunday [133-232]

14 MONDAY [134-231]

lunch Musch<sup>ms</sup> @ Wilmurt  
 downtown: Mumford - will write  
 I. G. N.Y. no one there  
 32 Nassau -

up in car w. Billy Hyde made 6<sup>th</sup> last wk  
 on short side of mkr.  
 CK to John D Blake. P 328-

delinquents BOX to Howe 7

letter from J. H. Allen - Ma. & replied

15 TUESDAY [135-230]

write Club letter for "The Shield"

Book People's Gas close, now, for dividend 75<sup>th</sup> 1 1/2 %

Reminder of Opera mtg

" " delinquents to Howe

business, Div. mtg.

write Hallowell

16 WEDNESDAY [136-229]

12<sup>30</sup> pm Opera Directors. 32 Nassau  
 { \$40 - whitewash cellar (4 yrs ago)  
 { also insurance fixtures apt mtg bldg

17 THURSDAY [137-228]

18 FRIDAY [138-227]

19 SATURDAY [139-226]

20 Sunday [140-225]

21 MONDAY [141-224]

Morton Bdy Stables nothing doing. ✓

22 TUESDAY [142-223]

Band July - Read, fire ch  
P.R. Vander Sqd.

3/4<sup>3</sup>. Morton Bdy Stables ✓



4th Week]

May 1900

[5th Month

23 WEDNESDAY [143-222]

no-mail

11<sup>11</sup> I got. Kavanaugh's "make proposition" to put house.  
 sketched letter to Mr. Bohm. telephoned Carr (out)  
 12<sup>00</sup> Mr. Bondin - fire checks 10 & US Mtg Spurs Co -  
 J. Co. of NY. has 1,800,000 of dep.  
 lunch saw Wright asked about fixtures to Bohm

3<sup>20</sup> 5 Martin Bdy Stables.

1/2 hrs.

✓

24 THURSDAY [144-221]

mail - Mr. Stude. re box M. W.  
 Paine Lockwood's letter.  
 Carter Archives & personal

3/5 m Bdy Stables

phoned  
 Carr ✓  
 BKO ✓  
 Kavanaugh ✓

Nancy CPA

Geet Co  
 74 Dubois  
 Al Hor  
 Golding ✓

✓

4th Week]

May 1900

[5th Month

25 FRIDAY [145-220]

Poplar's Dividend 7<sup>1</sup>/<sub>2</sub> declared - LKs close 12<sup>1</sup>/<sub>2</sub>

ought to get ck L. J. H. E. Co

phone Mumford

Mrs

✓

26 SATURDAY [146-219]

Mrs

✓

5th Week]

May 1900

[5th Month

27 Sunday [147-218]

28 MONDAY [148-217]

no - Eclipse

749-1031

10 a.m. M. G. Lee

12 Averill

3/4 M. B. G. Little also 1 hr p.m.

4-6 Child same maker. ✓

29 TUESDAY [149-216]

3 hours

M.B. -  
a.m. 1 hr at least addition & separating names3/4 p.m. 1 hr M.B. ? nothing done

4 p.m. half hour mtg

4 hrs  
5

5th Week]

May 1900

[5th Month

30 WEDNESDAY [150-215]

Decoration Day - Expected to put in some time on West  
matter - but didn't

Crescent.

31 THURSDAY [151-214]

Last Day for Returns of Friendly Societies to be sent in

~~Minutes~~ Letter.{ M.B. - set up B.S. as at 12 Jan 1900 & compare w. St.  
12-1<sup>st</sup> hour - Balance Sheet. ✓

3/5 M. B. G. Little

June 1900 .

[6th Month]

1 FRIDAY [152-213]

Easter Sitzings end

Case / number sheets.

Minton Bdg Stables. 3 <sup>30</sup> wait - abandon.  
Brooks & Chapman say Mumford says in a few days -

2 SATURDAY [153-212]

Country r. Al + 16W 24 ydc

2nd Week]

## June 1900

3 Sunday [154-211]

4 MONDAY [155-210]

## Whit Sunday

Whit Monday. Bank Holiday in England. County Court Offices closed

John - pent. see team if not heard from  
await phone message as to M.B. status. (Nect.)

5 TUESDAY [156-209]

## Whit Tuesday

3 pm. Ipan meeting

ay { 9<sup>30</sup> Seat Plumber ✓  
Karp<sup>r</sup> " 58.76%

70

2nd Week]

June 1900

[6th Month

6 WEDNESDAY [157-208]

7 THURSDAY [158-207]

71

2nd Week]

June 1900

[6th Month

8 FRIDAY [159-206]

9 SATURDAY [160-205]



3rd Week]

June 1900

[6th Month

10 Sunday [161-204]

11 MONDAY [162-203]

12 TUESDAY [163-202]  
Trinity Sittings begin

miss this hope to wait, better Mass. ✓

3rd Week]

June 1900

[6th Month

13 WEDNESDAY [164-201]

mes. 2 1/2 ✓

14 THURSDAY [165-200]

74

3rd Week]

June 1900

[6th Month

15 FRIDAY [166-199]

16 SATURDAY [167-198]

75

4th Week]

June 1900

[6th Month

17 Sunday [168-197]

18 MONDAY [169-196]

19 TUESDAY [170-195]

76

4th Week]

June 1900

[6th Month

20 WEDNESDAY [171-194]

21 THURSDAY [172-193]

77

4th Week]

June 1900

[6th Month

22 FRIDAY [173-192]

23 SATURDAY [174-191]

24 Sunday [175-190]  
Midsummer Day

25 MONDAY [176-189]

26 TUESDAY [177-188]

27 WEDNESDAY [178-187]

28 THURSDAY [179-186]



29 FRIDAY [180-185]

*St. David's Co. Inc. 100 shares, \$1.15 per share -*

30 SATURDAY [181-184]

*Interest due Power Corp (at 2%)  
" " Engraving Industrial, 140.*

1 Sunday [182-183]

*Western Gas Co -  
Sutton Trust Co.  
St Mary's*

2 MONDAY [183-182]

*Interest due at  
Engraving Industrial Savings Bank*

3 TUESDAY [184-181]

4 WEDNESDAY [185-180]

5 THURSDAY [186-179]  
Dividends due

6 FRIDAY [187-178]  
Old Midsummer Day

7 SATURDAY [188-177]

2nd Week]

July 1900

[7th Month

8 Sunday [189-176]

9 MONDAY [190-175]

Fire Insurance ceases

MBd, Stables. Met made appt 4pm & then  
cancelled it by phone.

Stim Bros. att bed  
W. J. on train  
Scatt. office -

Erney, Ess Ex C mto.

10 TUESDAY [191-174]

MBL. 3pm & 4:15 to 4:45 only

See Addison Moore Keep glen (Grand lot)

2nd Week]

July 1900

[7th Month

11 WEDNESDAY [192-173]

Kavanaugh's 1st lease

Wrote Haven & other ctr boxes

Pop 3<sup>30</sup> to 80-

Blase pm

see ch. W. Paine

12 THURSDAY [193-172]

Blase a/m Masos set 6:55.

Belien.  
wrote a Belmont (Hillas.)  
went to see Mrs. Brooks E. 59 St.

MB Stiles (not doing.)

6 pm. Giffing to

86

2nd Week]

July 1900

[7th Month

13 FRIDAY [194-171]

11 2nd 50

14 SATURDAY [195-170]

87

3rd Week]

July 1900

[7th Month

15 Sunday [196-169]

St. Swithin's Day

16 MONDAY [197-168]

17 TUESDAY [198-167]



18 WEDNESDAY [199-166]

Wedg. N.S. Prairie (Brown)  
Fall River Maps -

19 THURSDAY [200-165]

20 FRIDAY [201-164]

Matthew Lane

21 SATURDAY [202-163]

4th Week]

July 1900

[7th Month

22 Sunday [203-162]

23 MONDAY [204-161]

	last	shares	±
Peoples	100	9720	+ 1 1/2
Con Gas	180 1/2	2150	- 1 1/4
Union P	58 5/8	31170	+ 1 1/2
Atch pfd.	70 3/8	14340	+ 3/4
Atch Adj	83 3/4	544	
		44024	

24 TUESDAY [205-160]

Bank ✓

Majorie

Meeting 2pm ✓

New paper phone M. M.

Tony

Add'l at my roof garden.

1010	MS	156 + 1 1/4	Letter from.
2980	P.O.	99 1/4 - 3/4	AKD
1760	G	180 - 1/2	Majorie's
21340	U	37 1/2 - 1 1/8	School
2615	Upr	75 5/8 - 1/8	
9985	Api	69 5/8 - 3/11	
21000	Adj	811	

4th Week]

July 1900

[7th Month

25 WEDNESDAY [206-159]

Blase 46 St. Tony.  
 Mrs Manger has selected papers

4.560	MS	157 3/4 + 1 3/4
1.225	PO	99 - 1/4
510	G	179 - 1
15.190	U	57 - 1/2
830	Upr	75 1/4 - 3/8
4.535	Api	69 3/8 - 1/4
83.500	Adj	83 3/4

11 m. B. H. 150 Nassau, St. George's

26 THURSDAY [207-158]

24 m. paper 46 St. ✓  
 24 m. paper 46 St. ✓

7021	M. J.	156 - 1 3/4
7021	PO	98 3/4 - 1/4
7021	U	177 - 2
7021	Upr	56 3/4 - 1/4
7021	Upr	75 3/8 + 1/8
7021	Api	69 1/4 - 1/8
7021	Adj	83 5/8
		all 1834

Chub.  
 Brookings.

92

4th Week]

July 1900

[7th Month

27 FRIDAY [208-157]

*City*

28 SATURDAY [209-156]

93

5th Week]

July 1900

[7th Month

29 Sunday [210-155]

30 MONDAY [211-154]

31 TUESDAY [212-153]

1st Week]

August 1900

[8th Month

1 WEDNESDAY [213-152]

*BNC sent 7000 -*

2 THURSDAY [214-151]

1st Week]

August 1900

[8th Month

3 FRIDAY [215-150]

4 SATURDAY [216-149]



*5 Sunday* [217-148]

6 MONDAY [218-147]

Bank Holiday in England and Scotland

7 TUESDAY [219-146]

8 WEDNESDAY [220-145]

9 THURSDAY [221-144]

August 1900

[8th Month

10 FRIDAY [222-143]

11 SATURDAY [223-142]

Half Quarter Day. Trinity Sitzings end. Long Vacation begins

August 1900

[8th Month

12 Sunday [224-141]

13 MONDAY [225-140]

*Rest matter + 1/2 - n/c*

14 TUESDAY [226-139]

*Rest a/c**2 1/2 hrs*

Never lost Elec. Co. ?  
 dividend, payable 10%

15 WEDNESDAY [227-138]

Buy + sell stocks if cheap -

7/32 metal

16 THURSDAY [228-137]

2 1/2 hrs.

10/18 <sup>30</sup>

17 FRIDAY [229-136]

18 SATURDAY [230-135]

Quiver (just like the 7  
 Product (partly 50%)

15 WEDNESDAY [227-138]

in the tools if cheap-

7/31st in the

16 THURSDAY [228-137]

2 1/2 hrs.

10/12<sup>30</sup>

17 FRIDAY [229-136]

18 SATURDAY [230-135]



19 Sunday [231-134]

*Thursday, 19th. distance*

20 MONDAY [232-133]

21 TUESDAY [233-132]

22 WEDNESDAY [234-131]

*Met 9<sup>30</sup> 4 pm - 1/2 = 5 hrs**N. Child**10 unbilled*

23 THURSDAY [235-130]

*10 30*  
*5 30*  


---

*7 1/2*  


---

*6*  
*make it 5*

*5 hrs*  
*higher to be 6*

August 1900

[8th Month

24 FRIDAY [236-129]

25 SATURDAY [237-128]

*People's Co. Spind*

August 1900

[8th Month

26 Sunday [238-127]

27 MONDAY [239-126]

+ + 1

28 TUESDAY [240-125]

4 hours West "1/4"

P.R.C.

29 WEDNESDAY [241-124]

West matter  $11/11$  20 - 4.5 m = 4 1/2 hrs chg 4

30 THURSDAY [242-123]

West  $11/4$  4 hours mly

31 FRIDAY [243-122]

(September) 1 SATURDAY [244-121]

Municipal Treasurers' Accounts to be audited this month

*2 Sunday [245-120]*

3 MONDAY [246-119]

4 TUESDAY [247-118]

5 WEDNESDAY [248-117]

6 THURSDAY [249-116]

110

2nd Week]

September 1900

[9th Month

7 FRIDAY [250-115]

8 SATURDAY [251-114]

111

3rd Week]

September 1900

[9th Month

9 Sunday [252-113]

10 MONDAY [253-112]

11<sup>Est</sup> 12/3 - lunch 2 1/2 hours \$5

11 TUESDAY [254-111]

11<sup>Est</sup> 11 - 130 2 1/2 hours \$5-



12 WEDNESDAY [255-110]

Harmon 11<sup>30</sup> not Billed —  
 Mrs Canfield

Paid Opera House bills.

H-

10<sup>30</sup>12<sup>40</sup>

10<sup>45</sup>  
 12<sup>40</sup>  
 1<sup>20</sup>

13 THURSDAY [256-109]

To 1 net. Went here 1<sup>30</sup>  
 no chq

14 FRIDAY [257-108]

12<sup>30</sup> LHM —

10<sup>30</sup> Wilmet

15 SATURDAY [258-107]

Billed

16 Sunday [259-106]

17 MONDAY [260-105]

Wrote Grant unless hear from Confield

12 o'clock West

2 1/4 pm 2 hours

18 TUESDAY [261-104]

Amended  
9/10  
11 o'clock  
10 pm  
n/a

19 WEDNESDAY [262-103]



20 THURSDAY [263-102]

11 a/m West

4th Week]

September 1900

[9th Month

21 FRIDAY [264-101]

22 SATURDAY [265-100]

5th Week]

September 1900

[9th Month

23 Sunday [266-99]

24 MONDAY [267-98]

25 TUESDAY [268-97]

26 WEDNESDAY [269-96]

31<sup>st</sup> Billed Geo L Reed      Water      322 <sup>40</sup>      Jan 1<sup>st</sup> 1900  
 29<sup>th</sup>      me/O Ca      "      543.30 ✓      "

27 THURSDAY [270-95]

28 FRIDAY [271-94]

29 SATURDAY [272-93]

30 Sunday [273-92]

Michaelmas. Quarter Day. Interest on India Bonds due

October 1900

[10th Month

1 MONDAY [274-91]

Up 17

Wkst 1 hour

2 TUESDAY [275-90]

October 1900

[10th Month

3 WEDNESDAY [276-89]

Metzger fitting ready- ✓  
 Scott will take Wedgy. ✓

DeBaril Leary-Pearson n/z. Pearson 1/2 Mat. ✓  
 Iselin has let box to Jas Stillman  
 Kountze cant attend mtg 17<sup>th</sup> Oct  
 Grilliard seats for Shos Stillman

Wkst 3 hours <sup>1<sup>30</sup></sup>/<sub>4<sup>30</sup></sub>  
PrL yes

4 THURSDAY [277-88]



5 FRIDAY [278-87]

Dividends due

Williams 4/5 seats for Thos E. Stillman  
 Giammancheri, doors  
 Sam Rosenthal 1424 2<sup>nd</sup> an Jan.  
 Bishop Harriman  
 West's office

Visited West & wrote him  
 St Mary's -

6 SATURDAY [279-86]

7 Sunday [280-85]

8 MONDAY [281-84]

Saw Hoffmann.

Mott's office, list

Call up Blane

Write Huber

Don't know to go to make good 2

9 TUESDAY [282-83]

10 WEDNESDAY [283-82]

11 THURSDAY [284-81]  
Old Michaelmas Day

12 FRIDAY [285-80]

13 SATURDAY [286-79]

I ought to hear from Webb att Mrs Pearson.  
See Mrs Warren.

14 Sunday [287-78]  
Fire Insurance ceases

15 MONDAY [288-77]

16 TUESDAY [289-76]

17 WEDNESDAY [290-75]

—— 18 THURSDAY [291-74]

19 FRIDAY [292-73]

10/11 Huber

Tiffany at Salt

~~from Chicago~~

bills pay

2pm August Belmont

20 SATURDAY [293-72]

White Mif de Basil 2. W. 36-  
 pcg Mrs. Hanson  
 Leary  
 Scott  
 Tiffany - Silver

21 Sunday [294-71]

22 MONDAY [295-70]

Notices reminders

hear from G. Blif  
 P. Belmont  
 Mrs. Webb

H. H. Allen

aso. m-1/3 ✓

23 TUESDAY [296-69]

Bank 9<sup>30</sup> — P/R voucher

2pm Opera Directors - 32 Nassau

Enkins oc 101-3-5 ✓

24 WEDNESDAY [297-68]

Long Vacation ends. Michaelmas Sittings begin

P Belmont back  
Warren -

mat child - Q 107-8

25 THURSDAY [298-67]

Van Allen reply  
P. Belmont  
J. R. Haggin

for call on Mr. Lewis

2 HKs evg Cavallera

ofc 123 + 25 A

26 FRIDAY [299-66]

Call on Monday - minutes.

A 107-9 ? alt

27 SATURDAY [300-65]

Expect from from notes on  
new ck from Geo. Scott

3 mat G 6-8-10- d/o.



28 Sunday [301-64]

29 MONDAY [302-63]

Mrs. Norton *W. H. W.*  
 Jacques *2* ~~James~~ *met R. J. from M. H.*  
 A. D. Smart *2* ~~James~~ *11 / S. mar*  
 Howard Smart *"*  
 Tucker *2* *2* *" only*  
 Graff *2 X* *15-Broad 2nd* *Ed. Luch 100*  
 Maguire *1* *from 1st St.* *23 E 32*

Stan Bill-112V

30 TUESDAY [303-62]

Back 6.  
 Assessment paid 8/10-14/19 000 Nat'l Socy CPO for  
 Mr. Bordoin called & sent same to him  
 lunch Kingsbury  
 Huber - Jowey - JPM again (Brown Stock)  
 Nat'l Socy no-quorum.

Jacques A 61-63 OC  
 Agnes P 101-102 orch

31 WEDNESDAY [304-61]

Get BNA

Rent BNA

Payroll

Mat 3 Rlo, 2 C.  
 A 1-3-5 00

Keady  
 H' Cuck  
 Battick  
 Cutting

(November) 1 THURSDAY [305-60]  
 Order Accountants' Diaries

Darius Longman

Apartment lease expired. "The Gateway" Geo R. Read.  
 Saw Bordoin coming -  
 Sent him Mrs. Nelson + Mrs. Bordoin - 1400 28  
 " E. H. ... 1200 28  
 " N. D. ... 1000 28  
 " ... 1000 28

Check 2 A 67-69 OC

2 FRIDAY [306-59]

Holiday at Bank Transfer Office

Bayard Cutting returns.

Nicks &amp; Snaders Bk

Spur Webb clk.

Gov Co 68 W 5th St  
Ex Com mty 8th

3 SATURDAY [307-58]

Mrs Kountze mfm

to hear from

MB Haggins  
RT WilsonMillard  
West

Haggins

4 Sunday [308-57]

5 MONDAY [309-56]

Eigel Heller & Co 207 + 13 Ave - 11 a.m.  
S. L. Seidersinger 1818 Station 6Webb  
Nelson  
Reynold  
WilsonHaven at Jno Sloan's 1/3 Warden  
mat

E H & Co

10 - 11 <sup>30</sup>	int	1 1/2
1 - 5		4
		5 1/2
		6

6 TUESDAY [310-55]

Election Day

~~Buck~~  
DNT/611<sup>30</sup> to 12 damn!

1/2

6 1/2

7 WEDNESDAY [311-54]

EAT/6

11<sup>30</sup> — 9 pmless 1<sup>1</sup>/<sub>2</sub> meals } 8frid. 6<sup>1</sup>/<sub>2</sub>14<sup>1</sup>/<sub>2</sub>

8 THURSDAY [312-53]

Tue 1<sup>1</sup>/<sub>2</sub> ✓~~2<sup>30</sup>/9~~5<sup>1</sup>/<sub>2</sub>14<sup>1</sup>/<sub>2</sub>19<sup>1</sup>/<sub>2</sub>

9 FRIDAY [313-52]

Lord Mayor's Day. Holiday at Inland Revenue Office

14<sup>1</sup>/<sub>2</sub>5<sup>1</sup>/<sub>2</sub> ✓

20

EAT/6 10 SATURDAY [314-51]

Return

Monday	6	6 hr 2	
Tues	1 <sup>1</sup> / <sub>2</sub>	4 <sup>1</sup> / <sub>2</sub>	6 <sup>1</sup> / <sub>2</sub>
Wed	8	8	15 <sup>1</sup> / <sub>2</sub>
Thurs	4 <sup>1</sup> / <sub>2</sub>	4 <sup>1</sup> / <sub>2</sub>	19 <sup>1</sup> / <sub>2</sub>
Fri	5 <sup>1</sup> / <sub>4</sub>	5 <sup>1</sup> / <sub>4</sub>	54 <sup>1</sup> / <sub>2</sub>

124<sup>1</sup>/<sub>2</sub>

*11 Sunday [315-50]*

Half Quarter Day

Martinmas (Scotch) Quarter Day

12 MONDAY [316-49]

13 TUESDAY [317-48]

14 WEDNESDAY [318-47]

15 THURSDAY [319-46]

16 FRIDAY [320-45]

17 SATURDAY [321-44]

18 Sunday [322-43]

19 MONDAY [323-42]

3344-38

2946-18

West matter

, hr

20 TUESDAY [324-41]

Press went for occupants

Spratt 130 pm

Lch opp - Milnt - Browns at 1 pm

West matter	12-1 (report)	1 hour
Spratt	" 2-4	2 hours

2



21 WEDNESDAY [325-40]

2

Return - check - 50 or 60 a/c 11/10/00  
 get it

Wear matter to Child 12/1 - 1 hr a/m  
 3-6 - 3  
 4 6 hrs

22 THURSDAY [326-39]

✓

J. J. J. J.

23 FRIDAY [327-38]

3-

24 SATURDAY [328-37]

6 hours  
 rest report

17-

144

5th Week]

November 1900

[11th Month

25 Sunday [329-36]

P.O. div.

26 MONDAY [330-35]

27 TUESDAY [331-34]

145

5th Week]

November 1900

[11th Month

28 WEDNESDAY [332-33]

29 THURSDAY [333-32]

30 FRIDAY [334-31]

(December) 1 SATURDAY [335-30]

list for press —  
10 copies

2 Sunday [336-29]

3 MONDAY [337-28]

get after Haupt beer  
" Oliphant Crescent Co

4 TUESDAY [338-27]

new

Meet 12-2<sup>30</sup>

2 1/2 hours

mtg MEO Co

5 WEDNESDAY [339-26]

6 THURSDAY [340-25]

*Spratt.**Met H - S. G. (dinner)**Upton.*

7 FRIDAY [341-24]

8 SATURDAY [342-23]

*9<sup>30</sup> Met Child - Affidavit Met W. Litch**Sent copy of schedules & bill to Upton E.H.C.**Saw Carpenter (Hanna's) about fire**Sent for Larre & Wright #16 #4" As Hall**Sent letter International Society.*

9 Sunday [343-22]

10 MONDAY [344-21]

11 TUESDAY [345-20]

G 2.4 Mrs Busch  
A 51-53 Mr Eick

12 WEDNESDAY [346-19]

13 THURSDAY [347-18]



152

3rd Week]

December 1900

[12th Month

14 FRIDAY [348-17]

15 SATURDAY [349-16]

153

4th Week]

December 1900

[12th Month

16 Sunday [350-15]

17 MONDAY [351-14]

18 TUESDAY [352-13]

*Opening performance of Opera*

19 WEDNESDAY [353-12]

20 THURSDAY [354-11]

21 FRIDAY [355-10]  
Michaelmas Sittings end

22 SATURDAY [356-9]

*23 Sunday* [357-8]

24 MONDAY [358-7]

25 TUESDAY [359-6]  
Christmas Day. Quarter Day26 WEDNESDAY [360-5]  
Bank Holiday in England

27 THURSDAY [361-4]

28 FRIDAY [362-3]

29 SATURDAY [363-2]

30 Sunday [364-1]

31 MONDAY [365-0]

J. Van Allen 38.8.39  
 Geo. Scott 28 W 57 Nov 1

**Memoranda****Memoranda**

(For Time Summary see next page.)



### Time Summary.

100.

Estate	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Total
M.D.P.E.	750.	950	250	250	250	250	250	250	250	250	250	250	8000
Sun.	10.	10.	10	30.	10.	10.	10	-	10	10	-	10	120
Kate	9.				6.				-	Wm			20
J. Mours	.5.			.5.	.5.		-		-		10.		25
June	50.	44.44		27.5		33.60			-				154.60
J. P.E.		25			25.			25	-			25.	100
L.S.P.E.						60.							60
R.R.P.O.V		100.											100
Pax.mals.	47 <sup>50</sup>	45	10	35.	-	-	-			52 <sup>50</sup>	530	170	890
Popular			1.	1.	0		34.						2
Hest & Co											90		124
ETRC											210.70	25.	235.70
1900	364 <sup>50</sup>	474 <sup>50</sup>	241.	347 <sup>50</sup>	244.	353	244	275	260	312 <sup>50</sup>	1190 <sup>70</sup>	500	4937
1890	✓266 <sup>50</sup>	✓351	✓240	✓303	✓572 <sup>50</sup>	333	402 <sup>50</sup>	310	260	284	.65	370	3997 <sup>25</sup>
	+	+	+	+	-	-	-	-	-	-	-	-	-
1890				7									
Pz.	107 <sup>60</sup>	73 <sup>50</sup>	110 <sup>50</sup>	58 <sup>50</sup>	100 <sup>60</sup>	120 <sup>50</sup>	107 <sup>77</sup>	106 <sup>60</sup>	185 <sup>20</sup>	120 <sup>71</sup>	55 <sup>50</sup>	83 <sup>75</sup>	
"	100	23 <sup>50</sup>	151 <sup>50</sup>	154 <sup>50</sup>	50 <sup>50</sup>								

### Time Summary.

[illegible]

## Memoranda

*Mr. D. List of Securities & Transactions.* Cff #

*10 Shares Western Gas, Milwaukee Holdings*  
*1 Bond Denver Gas & Elec. Co* 593  
*5 Shares Stock do do* a 83

*10 Shares Peoples Gas Chicago* (Joh) a 7199  
*5 Shares Peoples Gas " "* (Joh)

*10 Shares Trust Co of NY* (Joh) 252

*1 Bond Denver Gas & Elec Co* 1817  
*10 Shares St. G. & E. & T. Co* (Joh)

*10. Blooming-Grove Park Imp Co \$50*

Cost	Valuation	Share
2000	957.73	10.00
5000	1000.	9.00
1000	1180.25	11.00
"	123.12	1.50
7600	1000.	10.00
1000	755.00	7.50
5	1209.73	
1000	110.	1.10
1000	1000.	10.00
	5450	

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